

MANAGING MONEY THROUGH
BLENDED FAMILIES

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ABSTRACT

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This research project was designed to teach insights and tips that will lead to better money management and the understanding of the church's financial responsibilities in Springfield Missionary Baptist Church. Six bible studies, six sermons, and two seminars assisted in the work for holistic transformation. The methodology that was used to measure the project was data triangulation analysis instrument of pretest/post-test. At the conclusion of this project, data indicated that the attitude of the study group regarding money management, changed slightly after training. In conclusion, the project discloses that the study group can be taught better management skills.

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INTRODUCTION

One of the greatest challenges facing step/blended families in the twenty-first century is know how to effectively manage money. So many people within the Christian church have problems managing finances. This project is designed to give insights to understanding church financial responsibilities, and to offer tips to blended family members on effective money management.

Chapter one will explore the area of ministry. Here is where you will find an autobiography, context analysis, and the synergy, or the coming together of this spiritual journey and the church.

Chapter two will discuss the state of the art of ministry model. Literature on money management and blended families will be reviewed and discussed.

Chapter three will establish the theoretical foundation for the ministry model. Attention will be given to the biblical, theological and historical foundations for ministry.

Chapter four will describe the methodology and the design used in the field experience for managing money through blended families.

Chapter five will list the field experience of the project. It is a discussion of the methods used to collect the data and the results of data analysis. It includes the sermon series, bible study material, and two seminars.

Chapter six will reflect on the overall project. The summary and conclusion will be discussed regarding the data collected.

CHAPTER ONE
MINISTRY FOCUS
Spiritual Autobiography

The conversion journey begins during the years of youth, hinging particularly on the pivotal events and childhood experiences which have significantly shaped the faith of Bryant S. Cheek, Sr. Because these life events are undeniably essential to his development as a minister, this biography renames those persons who have had the greatest influence on him, and focuses on the life-altering events which have ultimately contributed to his spiritual maturation and transformation.

Reared in a household highly influenced by a devoted grandmother, Gertrude Cheek, who lived her life following the example of Joshua who declared, “As for me and my house we will serve the Lord (Joshua 24:15, NRSV).” Grandma Gertrude believed and adapted this Christian model which always seemed to help keep the “house together” even after the passing of grandfather, Frank Cheek. The quaint home on 109 Webber Lane Road was the safe haven; yet, it was much more than just a home. It became a place where, the Cheek family, would do more than just reside; 109 Webber Lane Road was a place where family (mother Frances, brother Mike and Grandmother Gertrude) would gather to live in the presence of God and serve the Lord. Home was, in past years, and is thus far, the one place where to retreat, and to find moments of serenity and tranquility.

It was home that laid the foundation for Christianity and was the birthplace of profound devotion and love for God.

Life in the Cheek home encompassed many important aspects, but the primary activity in the Cheek house was Grandma Gertrude's concern for everyone's soul salvation. Grandma had an unusual way of teaching the word of God to her family. Her instructions included a list of mandates that we called, "Grandma's rules," rules that were filled with a long list of house dos and don'ts. One of many rules was no eating dinner until all children each quoted a bible scripture from memory.

Strangely, in the midst of a house filled with spirituality and devout religious beliefs, Bryant's struggles with religious convictions began. As a young boy struggling to find God, it appeared that everyone in the house was serving the Lord except him. When everyone including his older brother Mike worshipped God with vigor and vitality, Bryant struggled with Grandma's rules. They were ritualistic simplicities she elicited to us. For example, getting up on Sundays for worship, or never going to bed without saying an evening prayer.

No matter how hard he tried, Bryant continued to struggle. For instance, he was always the last one to get my clothes ready on Saturday night for Sunday morning service and he was usually the last to get up out of bed on Sunday morning. Of course his family got up with the chickens, which was another one of my grandmother's many Christian "laws" which required that everyone was up and out of bed by 7:00 am and sleeping in on Saturdays was certainly against her "law." Again, Bryant was always the last to rise and was often threatened with a good 'ole' Southern spanking if he did not get up. When he finally did, he was typically mad, moody and quiet.

Nevertheless, Mama and Grandma would ignore what they considered simple and apostate behavior; yet, they did not realize that this was the beginning of a personal spiritual inquisition, namely conversion. Despite many candid objections to Grandma's formula of southern Christianity, she would walk through the house singing hymns of praise to God, thanking the Lord for her children and grandchildren, while ignoring silent cries of admonition. Every Saturday morning, the radio gospel show of the late Rev. L. C. Sanders would awake all in the house, and on Sunday mornings you would arise to the sounds of the J. D. Gist gospel show. As a young boy, Bryant never imagined that the early mornings of his Grandma's wanton foolishness would one day become habitual Christian practices and rites that would permeate his very essence.

Each morning, Grandma enter the bedroom and ask the same customary questions, "Son have you said your morning prayers yet? Have you told God thank you yet? Thank you for watching over you all night long while you slept in very image of death? Have you told God thank you for waking you up today to see a day that you have never seen before and will never see again?" Even today, Byrant is reminded of his grandmother's morning questions causing him to never forget to give thanks and praise unto God.

Immediately, he postured himself for prayer, getting down on his knees with his hands folded towards heaven. During the moments of silent apostasy, or heresy as his mother would say, the family would leave Bryant at home getting ready for Sunday school, bestowing upon him the honor of walking to church. Not only was he required to walk if left behind, but Grandma quickly informed him that they were on their way to pick up a few parishioners and he had better be in the pews before they got there. Of

course, he would leave home running and would somehow make it to church before his grandmother and mother. He attended Sunday school, morning worship, Sunday afternoon service and vacation bible school each summer; there was absolutely no choice in the matter.

The late Mrs. Louise Ray, his Sunday school teacher, was what he would call a “pistol,” but Mrs. Ray and his grandmother were the best of friends. Although she could never say his name correctly in Sunday school (she called him Brown instead of Bryant), He never forgot the life-learned lessons acquired in Mrs. Ray’s Sunday school class. Mrs. Ray was as mean as a rattle snake, and a strict disciplinarian who demanded something from each student in her class, especially Bryant. It was as if she could see something in him that he could not see.

Bryant never studied the lesson, but Mrs. Ray called on him every week for something. She would ask him to read the lesson aloud or answer a question that he could never answer. As soon as class was over she would always say, “Brown, I am going to tell your grandmother how you acted out.” She would then strangely tell him that God had marked him. In his presence, she would also say to his grandmother, “Gertrude, there is nothing wrong with Brown, he is just marked.” Even though, according to Mrs. Ray, he was marked by God, Bryant was the last of all of the grandchildren to be converted and baptized before twelve. Not only was this the case in his family, but even in the church. All of the other kids in his Sunday school class had been baptized, but not Bryant. As a young boy, Bryant attributed his late profession of faith to the “mark” that God had placed on him. What was this mark that Mrs. Ray and others would often describe? Searching for answers, he would go into the church’s

bathroom looking for the mark in the mirror, much to no avail. He never saw the mark and it wasn't until much later in life that he finally understood what Mrs. Ray meant.

At the age of fourteen, Bryant gave his life to God. He was converted and could feel the change that the sisters would describe during devotion. He will never forget how life for him began to change, and church came alive mentally and spiritually. His pastor's son formed a new choir and asked him to play the drums. Bryant started playing the drums for the Apostles of Faith Community Choir, a new gospel choir in the midst of a highly liturgical and traditional church accustomed to only singing hymns. As a new convert, not only was his walk of faith fresh, but the choir introduced churches to an innovative and harmonious act of worship. Through this community choir and choir rehearsals, bible study, Sunday school, and morning worship, Bryant began to experience the power of God like never before. He could now understand God in his life.

As his faith increased, God began to deal with Bryant about re-examining his heart and changing his attitude. The Spirit's transformative power was at work and suddenly the awareness of the one person in need of great reconstruction erupted. Bryant found himself reading the Word of God daily for hours at a time and he began a serious devotional life of Benedictine prayer and meditation. He started reading the gospels, and would often exegete favorite Old Testament passages such as the book of Exodus and so forth. He began asking God these essential theological questions, "God, what are you doing to me? What's going on God? God talk to me, why am I changing?" Not only did Bryant begin to experience the Spirit of God moving in his life, but Grandma Gertrude began putting a great deal of pressure on him about joining the church. She often told

him that it was not right for him to be playing the drums in church when he had not joined the church, and had never been baptized.

During this time, Bryant was traveling with the Apostles of Faith everywhere and the choir was one of the best choirs in the community. God and church had come alive! The Word of God was at work in the life of Bryant S. Cheek, Sr. One Saturday afternoon during choir rehearsal, Bryant became so overwhelmed by the Spirit that instantaneously he decided to give his life to the Lord. The choir had just finished singing a song entitled “Fully Committed.” The spirit of God was moving in the midst of that place and the song resonated with where he was in my life at that moment. Bryant had truly become fully committed to the commission of Christ. For the very first time he actually felt the spirit of God descending upon him like rain from a hot summer shower. Not only was that, but he also felt an immense tugging, a pulling or drawing in his heart that overshadowed him. God was speaking about being fully committed to Him. That was an unforgettable summer day at choir rehearsal. The power of God touched his life for the first time! That was the first time Bryant had experienced the work of the Spirit.

Choir members cried, celebrated and testified about the goodness of God; they strengthened one another through encouragement and challenged one another to remain committed. As we closed choir rehearsal, Bryant was still crying and rejoicing. The choir director, Amanuel asked him to close with prayer. This was the first time he had ever prayed publicly and he was “caught up” all over again. From that day, Bryant was fully committed. After everyone left, he lingered around just to talk to God alone. The time had now come for him to completely surrender and dedicate his life to God. Bryant sat there on that elevated choir loft praying, looking for signs and listening to the voice of

God. It was there at the Saint Paul Baptist Church in Union, South Carolina where God saved his soul and he entered into a newness of life.

That following Sunday, Bryant was the first person in the Cheek household out of bed, up and ready for morning worship. He arose with a new attitude, and he knew that day would be the dawning of a new day for him. Mrs. Ray, the Sunday school teacher could not handle him. He volunteered to read the lesson that he had actually studied the night before. He answered questions from Mrs. Ray and helped the other children. That Sunday morning while the pastor was preaching, Bryant stood up yelling back at him, “Preach that word. Preach, man, preach!” Everybody in church was looking staring in amazement. Hands were raised and a bright smile was on the young Bryant’s face. Grandma Gertrude, who sat in the middle backside of the choir loft with the senior choir, looked with understood amazement. Pastor, Rev. Dr. A. L. Brackett extended the invitation to discipleship and the choir sang “I Surrender All” as Bryant walked down the aisle. He gave Pastor Brackett his hand, and he honored God by keeping the commitment to give God his heart. Grandma Gertrude and the entire church rejoiced. Bryant was now a member of the church. During the Sunday evening service, he was baptized and given the right hand of fellowship. Mrs. Louise Ray came over and said, “Brown I told you that you were marked.” She gave Bryant a big kiss with those big brown lips. She hugged and squeezed him tightly, nearly choking him to death. “Brown, God has marked you,” she said.

The Call to Ministry

In 1984, Bryant began to experience God pulling him in a different direction. He was still very active in church with the choir, bible study, and Sunday school while he

continued his travels with the community choir singing and playing the drums. He would occasionally travel with Pastor Brackett to his second church to hear him preach again. It was during this time that Pastor Brackett and Bryant developed a very close relationship. During their travels, Bryant would ride silently with him often without saying a word, holding on to each of his words while Pastor Brackett did most of the talking. Usually, Bryant just listened and enjoyed being in the pastor's presence. Pastor Brackett would frequently tell Bryant that he was proud of him and the decisions he had made about church. However, deep within Bryant had unanswered questions about his faith and about what God was doing with his life. Why had he developed this interest in spending more time in church? He could not answer this question, but he did know that something was pulling him towards being in the presence of his pastor and spending more time with him. Yet, all the while Pastor Brackett never said anything to Bryant about going into the ministry. They talked a great deal over the course of time, but never about Bryant becoming a preacher. What makes this journey so extraordinary is that Bryant believed that Rev. Brackett knew that he had been called into ministry and Rev. Brackett knew Bryant was unknowingly experiencing the Call of God upon his life. Bryant knew deep within his heart that God had something else for him to do. He knew within his heart that he was going to preach, but he had no desire to work in that vocation. He tried to envision himself as a pastor and quickly determined that the office of pastor was certainly not for him. Bryant never mentioned this to anyone. He continued to envision himself standing in the pulpit preaching and teaching the Word of God, but never shared that vision with anyone.

Life began to change again. Bryant found himself helping others, encouraging others, praying with others, listening to others and giving them Godly advice that he did not feel qualified to give, because he was so young at the time. In fact, he was still in high school. Yet, God was using him, changing him and he was running from the call. He never stopped praying for understanding because he received that from God. It was not the life Bryant wanted for himself. Often times in the middle of the night he would have a vision, revelation and a tugging at the heart. The voice he heard during the night was the voice of God, but he just could not discern nor did he want to discern it. He really did turn a blind eye and a deaf ear to what God was doing in his life at that time. This went on for a number of years. He just did not want to submit to the call of God on his life. Like young Samuel, he heard the voice, but he wanted to ensure that it was the voice of God and not of Eli. He was already serving the Lord like Samuel, but the words of Mrs. Louise Ray and Grandma haunted him. Was he indeed marked for ministry or was he having difficulty distinguishing between God's call and that of the people? He definitely did not want to confuse the voice of others with the voice of God. Meanwhile, God had not given up; God was still calling his name.

God called until Bryant possessed the strength to answer and the wisdom to discern that it was God. This story echoed the story of Samuel, for much like Samuel, God did not give up until he answered. In fact, God called Samuel three times and He continued to call Bryant numerous times over the course of three and a half years. God called Bryant until he was able to distinguish God's voice from the voice of others. Comparatively, Bryant's Pastor became Eli in this process in helping him to distinguish God's voice from that of those around him. Even though Bryant was serving in the

church, God called and directly commissioned him to preach the gospel of Jesus Christ. One of the things he was able to distinguish quickly was that there is a difference in receiving instruction from the pastor and instructions from God. Bryant accepted the call and preached his trial sermon. He has not looked back, nor regretted his response to God at all along the journey.

Values were Shaped

Bryant grew up in a single parent home where strong values were handed down, because strong Christian values were the emphasis of his household. The young Bryant did not have a father figure in his life. Because he had grown accustomed to his father never being an active part of his life, he assumed this was the way things were supposed to be. He really never missed his dad, since he was not used to a dad being around. Occasionally, Bryant's dad would come around to bring money or to buy clothes, but he was never an intricate part of his life.

By growing up in a single parent home, Bryant's ethical beliefs were mainly given to him by the leadership of exceptional women such as his mother and grandmother. These values would one day help him make wise choices and teach him to understand the difference between doing right and wrong. His grandmother was the backbone or the nucleus of the family. Her unique qualities and devout religious beliefs impacted his life and lifestyle. In her own words, she would say, "Good manners and gratitude will take you a long way in life." Growing up, the Cheek family did not have much as it relates to the finer things in life, but they did have a great deal of love, respect, honor, trust and unity within the family. Bryant and his brother were taught that they

were equal in the sight of God and often quoted the common cliché, “Everybody is somebody.”

Not only were they unified as a family, but the community in which they lived was a close unit. They all had a great deal of respect and admiration for one another. Although unspoken, it was known that everybody looked out for each other’s interest. In fact, the area that was so safe and serene everyone could go to sleep with the doors open. The entire community lived by the motto, “It takes a village to raise a child,” for they all had a hand in Bryant’s up-bringing. His values were shaped by those around him; He was taught to always honor the elders and treat others as you would want to be treated. There was truly a great sense of belonging within the community and it was impossible to do something wrong without being disciplined.

Unlike many communities today, it was common for someone else besides family to scold you. Bryant grew accustomed to his neighbors reprimanding and disciplining him, because he was not your average well-behaved teenager. Though his mother and grandmother watched him closely, he somehow managed to always find himself in a dilemma. Surprisingly, Bryant was even frequently disobedient to his elders, usually getting into a world of trouble. Yet, Grandma had a remedy for that; he would get a good ‘ole’ southern spanking as many as one, two or three times a day. Members of his community kept their eyes open for any misbehaving and would discipline him before he could get home. Despite his misbehavior, as a close community, he was cultivated through the sense of each other’s worth, trust, and dependence, and was united by God’s love.

Another important aspect of Bryant's values can be attributed to the schools which he attended. As a youth, he attended Excelsior elementary school from first to the fifth grade. Excelsior was walking distance from his house and was one of the finest schools in the county. Unfortunately, there was only one African American teacher during his entire elementary school career. Bryant really does not recall much about the elementary school journey, except the fact that the teachers were really mean. It was at Excelsior where he experienced for the first time the horrors of racism; yet, he was too young to recognize it as such. Teachers would either glare at him in an outlandish or condescending way, teaching lessons about identity. The teachers would usually stare at the African students in ways that would leave them nervous or too intimidated to speak. Once more, it became the norm for him to get his hand slapped or rear paddled at school.

Bryant can vividly remember the day he wanted to practice his so-called "cuss words" at school and received a little corporal punishment. He found his victim, a young girl, and cursed at her in Mr. Jenkins' class, which was a serious mistake, because Mr. Jenkins had a reputation for being the meanest of all teachers at Excelsior. Immediately, Mr. Jenkins made Bryant bend over and grab the chair while he slammed the hard wooden paddle against Bryant's rear. He yelped and sobbed until Mr. Jenkins finished. Bryant never cursed again!

On the other hand, one of Bryant's favorite teachers was Ms. Jennings. She was the friendliest of all the teachers and expressed authentic kindness to all the students, including those of color. What truly made Ms. Jennings a very fine teacher was her ability to ignore the blackness of her students, and regard each of them as equal beings. She would teach the daily lesson and spend time with the students for comprehension,

which always made everyone feel special and of value. Bryant learned about values and principles from the lessons taught in Ms. Jennings' class, because she repeatedly encouraged them to do their best.

Bryant left Excelsior and ventured on to middle school where he met his first black teacher, Mrs. Lena Thompson. Mrs. Thompson played an intricate role in Bryant's life and she is still someone with whom he remains in contact today. Ironically, he serves as the First State Vice President of South Carolina Baptist Congress of Christian Education, and Mrs. Thompson now works under his auspices. She was a very soft spoken woman; yet she was authoritative. If Mrs. Thompson gave you her word, she definitely meant it. As Grandma would say, "She said what she meant, and meant what she said." Bryant experienced good years in middle school and his dreadful attitude was beginning to mellow; still there were some personal issues with authority and obedience.

In junior high, Bryant met his first black assistant principal, Mr. Ferguson, affectionately known as "Big Ferg." Mr. Ferguson was one of the persons who showed Bryant how to channel his anger and energy in different areas. Thus he became involved in sports, falling in love with baseball and becoming the starting pitcher for his little league team. Working closely with the team Mr. Ferguson could call a good game whenever he felt like calling the strikes. On numerous occasions after the game, he would walk over to Bryant and tell him to simply close his mouth and just play ball. Needless to say, each day Bryant arrived at school 'Big Ferg' would say, "Close your mouth and you won't have any problems." Bryant made up in his mind to do just what Mr. Ferguson said. Mr. Ferguson was a strong man who impacted Bryant's life by merely touching him on the shoulder and telling him to close his mouth. This gentle giant was

one man Bryant refused to let down by running off at the mouth. Because of Mr. Ferguson, Bryant had two great years in junior high.

From there, Bryant entered into high school, college, graduate school and then enrolled in a CPE program. His identity was beginning to take shape. After each life experience, Bryant grew, and became more aware of who he was becoming. His mind and heart were being shaped by education, experiences and exposure. His convictions and belief systems were strengthened through his own understanding. His eyes were opened to life in a new way. He buckled down and decided that he was going to become the best Bryant he could be, and he would make his family proud by doing something positive with his life. Still wrestling with the call of God on his life, he had a deep desire to play professional baseball. In fact, he was being recruited by the Expos and Braves. He was a solid baseball player. In fact, he was great, but not excellent. He lacked the next level of work ethic it would take to get him to the level of excellence in baseball.

Struggling with his poorly channeled attitude, Bryant did not make the majors to play baseball, and it was difficult sitting at home watching guys that he had played against. He often wondered if things would be different if he had the right guidance and/or a better attitude. He also continued to deal with internal struggles and passion for God. Thus, ministry became his primary focus. He began to accept the call of God on his life to preach the gospel, and decided that if he was going to preach God's Word, then he needed to properly prepare myself through education. Bryant entered Morris College with the hope of learning all he could to be an effective pastor.

Finally accepting the fact that pastoral ministry would be his life work, Bryant wanted to be the very best in the field. He wanted to give his best to the people. He

began to study, and spent more time with God seeking direction and clarity. He graduated from Morris and went straight on to Interdenominational Theological Center Morehouse School of Religion, in Atlanta, Georgia. He spent three years in seminary and graduated. He then entered a CPE residency program at the Spartanburg Regional Center in Spartanburg, South Carolina. For two and a half years he worked as clinical chaplain, serving the people. Through time and training, his mind heart and spirit were transforming. He was developing into a wiser Bryant. His training and expertise were helping him do ministry. His beliefs, convictions, theology and understanding of God were now taking shape, and God was in control over his life.

Life's Water Shed Events: Those Unique Life Experiences

There were at least three events in Bryant's life that could be considered water shed events. These events forced him to go into a place where he did not want to go and made him face what he did not want to face.

Early one Saturday morning, Bryant was awakened by a loud knock. He rolled over, and his mother answered the door. "What happened? Well I'll be damned! Bryant, get up! Bryant, get up! Your daddy killed Richard last night," his mother screamed in a loud voice. He could not believe what he was hearing. "He did what? How? Mama, what happened?" He then realized that it was not his mother talking to him, but it was Louise, the wife of Richard, the man his dad had murdered just hours before. He could feel the room spinning. He questioned Louise who stood before him with tears in her eyes. At the hands of his father, Louise had just lost her husband and felt compelled to walk next door to tell the Cheeks what happened.

Bryant's family, Louise, and her now dead husband had all been good friends. As a young man trying to make sense of what had happened, Bryant could not form the proper words. What a tragedy! His daddy took the life of another man over nothing; it was a simple misunderstanding. How awful. How could his daddy kill his neighbor's husband and a family friend? It was not supposed to happen like that, but it did. Every news channel in the county and wider community was broadcasting the story. Murder in a small neighborhood such as Laurens, South Carolina changes lives forever.

From that day forward, nothing in Bryant's life would be the same. Words can not express the hurt, pain, and the brokenness he felt at this time. He was in high school at the time of the tragic event. When he went to school the next Monday morning the students whispered, "Bryant Cheek's daddy killed a man over the weekend. Have you heard about Cheek's daddy?" Everybody at school was talking, including the teachers about the incident. All of his friends kept a distance that day. No one knew what to say or how to say what ever needed to be said. His heart was crushed. As he stood on the wall during class change, Principal Paul Glenn walked up. In a soothing tone he said, "Walk with me son; I have already spoken to your teacher. Let us take a walk to my office."

As they walked down the long hallway, Bryant's heart became heavier and his eyes filled with tears. Principal Glenn reached up, put his hand on Bryant's shoulder and said, "Son, it is going to be alright." Sitting down in Principal Glenn's office Bryant had tears in his eyes, as well as that heavy heart he was carrying. Principal Glenn walked in and said, "I heard about the incident over the weekend. I came to get you out of class, because my son told me that the kids were talking. I want you to know that I am here for

you. Take as much time as you need. I will give you an excuse for your classes.” At that moment, Bryant began crying uncontrollably.

Again, his life was changing forever. Everybody was looking at him and would always remember the story of Bryant Cheek’s daddy. In the midst of all of this, however, Bryant was still wrestling with his call to ministry. He was upset with God and did not understand how the hand of God could be in this tragedy. He felt like God had let him down in a major way. Bryant was devastated by this event. The man he loved so much had just committed murder. Even though Bryant’s father had not been a major part of his life, he loved his father. They never participated in father and son activities like the other children; yet, Bryant still respected the man as his father. Occasionally he would come by to bring money, and it was during those times that Bryant thought his daddy was the best daddy in the world. Despite the pain of this water shed event Bryant began to realize that his life was changing not for the worse, but for the better. This was the season he began to gain inner strength. This was the season he began his dependency on the almighty God.

Again a water shed event occurred in Bryant’s life in October of 1989 when Grandma Gertrude died. While in class, someone rushed to Bryant and told him to call home. Rushing back to his dorm room Bryant found all of his friends standing in the hallway. Nobody was saying a word to Bryant and, they stood motionless. Bryant turned around and his baseball coach was coming in the dorm. Something was wrong, but what? “Call home,” coach said in a calm voice. “What’s going on?” Bryant inquired as he picked up the phone to dial his mother’s number. She answered the phone crying. “Bryant, mother is dead!” He slammed the phone down. All of his friends came over to

console him. He knew they were touching him, and patting him on the back, but he could not feel anything. He was numb. Bryant's heart and soul were tied up in his grandma. She meant everything to him. He had somehow conditioned his mind to believe that his Grandma Gertrude would never die. Whenever she went to the doctor's office for a routine visit, the doctor would always tell her that her body was strong, but her heart was weak. "Gertrude, your heart is just going to stop one day," the doctor would say. That day had come. Grandma Gertrude's heart stopped after a major heart attack. The woman, whom Bryant loved so much, was gone. Not only that, but he was still praying about his struggles with ministry. His pastor and he were in conversation about making an announcement about his trial sermon, but Grandma Gertrude was not going to be there. He had never talked to her about his call into ministry. He had never told her anything about his relationship with God. He had planned to do so two weeks before she died, but those two weeks never came. He had gone home many times including the weekend before her death, but he did not talk with her about his walk with God. Again, he found himself in a very dark place. Life was bleak and cold.

Years later, another water-shed came in the form of a devastating end to his marriage. The woman Bryant fell in love with and with whom he thought he would spend the rest of his life, wanted a divorce. The woman, with whom he thought he would see the world, have kids, and grow old, wanted out of the marriage.

He will never forget the day he asked her father and mother if he could marry their daughter, and they said yes. He was a happy man and very much in love with this woman. Bryant was really in love! He idolized this woman from head to toe. He thought

that she had everything he ever needed or desired. One of the things that stood out in his mind about her was that, she held his attention. He was into her.

She was a member of his first church. They started seeing each other about four months before he was called to pastor the church. When the members of Springfield called Bryant as Pastor, the couple dated behind the scenes. Contrary to what she, or others, thought Bryant knew his heart was in love with this woman. Against the advice of senior men in the ministry, Bryant married her anyway. Against the odds, opinions and total opposition of some of the members of Springfield, the couple married. There were several supporters, and the supporters came to the beautiful wedding celebration. People from all around came to witness and share in the special day.

Things went well for a while. All marriages may be a match made in heaven, but they need some work on earth. The first child came, a boy. He was Bryant's mother's first grandchild. In fact, this wonderful child was the first boy to be born in the Cheek family since Bryant's birth. Everyone was excited.

Things were going well in ministry, but problems behind the scenes began to develop. Both Bryant and his wonderful new partner were in graduate school. Problems, misunderstandings, miscommunications, insecurities and lack of time for one another caused a major gap. Bryant was out preaching all over the country trying to mature and grow spiritually. He was working hard to make a positive name for himself. He was out seeking bigger and better opportunities for the future of his family. Over the course of time things grew worse and the couple was divided. There were things that she wanted Bryant to do, and he did not. There were things Bryant expected, and she did not do. They decided to go to counseling and work on the marriage. She had great deal of

influence and input from her family. There was major finger pointing at Bryant for being an unfit father who ran the church, but could not run his home. Everything a young couple could want was there, but the marriage was falling apart. It was mind blowing.

Eventually, Bryant was attending counseling alone. His partner felt as if it was a waste of time. The counselor helped him to see some things about himself that would help him in spite of the outcome of the marriage. Not only was Bryant going to professional counseling, but he was also in a residential chaplain program at Spartanburg Regional Hospital. Bryant worked hard to change, and worked hard to save his marriage. It did not work. Nothing he did was good enough for neither his wife nor her family. She even wanted him to leave the church and just work a job for a while. “Unbelievable! You have lost your mind! I take my orders from God not from you or your family,” were the words Bryant shouted in the midst of a crazy argument. Her family had begun to say really harsh things about Bryant. If she wanted out, fine. After all she had stopped coming to church and the members were talking. For two months, she and her sisters were going to another church on Sunday mornings. She had taken some money from the bank account and paid a lawyer.

The fourth Sunday morning in April was extremely memorable. Bryant was getting ready to go to church. One of his wife’s sisters came over to pick her up for church and he asked, “Are you going to church with me today or not?” She cursed him out, told him that she would never go back to that church again, and she wanted out of the marriage. She grabbed his son and took him out of the house with her to another church. Heartbroken and with water in his eyes, Bryant left the house to drive to church. He drove eighteen miles thinking and trying to get things together before he had to preach

God's word. While on the road, a close friend called, and began questioning him about rumors surrounding his marriage. Bryant was shocked. This could not be one of his actual friends calling and interrogating him about things that were simply rumors. What a morning.

Bryant pulled into the church's parking lot and sat there for a few minutes. He wiped his eyes, pulled his head together, and said, "This is it!" He went into his office, closed the door, pulled out a pen and wrote four things on a piece of paper. He stuck that piece of paper into his pocket, and walked into the sanctuary to preach the word of God to the congregation. During the service he asked the members to remain a few minutes after service because he needed to meet with them. He pulled out that piece of paper and explained to them that he was getting a divorce. "It is in the hand of the courts," he announced. He then put a committee together and gave them fifty days to vote him out of the church as the pastor. Fifty days had passed, the committee and the members of the church decided to keep Bryant S. Cheek, Sr. as the pastor of their church. From that day until now, he has been the God anointed leader of the congregation.

It was an ugly divorce from start to finish. He lost everything from his house to his reputation and everything in between. Throughout the divorce process, the church family stood by his side. A few members decided to leave. Even though Bryant had fallen short of God's glory in his marriage, he did not fall short of God's grace. The most amazing thing about the process was that God was right there in the midst and speaking to him, "When I bring you through this you will learn how to trust me." Truth be told, he had put his wife in the place of God. Whatever she wanted him to do he did. One day he woke up and realized that no matter what he did or did not do it was never good enough

for her or her family. He got tired of trying to please everybody but God. Bryant decided to please God from that day forward. He knew what God can do. Through his experiences he went from talking and preaching about God to knowing God and the power of his might. God is so awesome, forgiving and merciful. When everybody walked away from him, God was right there. Bryant felt first hand, with his own heart, mind and life what God is able to do. This water shed could have made him bitter, but instead he is better. He is putting the pieces back together slowly but surely. He can truly say that he is a much wiser and stronger person for God. At one time Bryant thought that he was never going to make it, but he is still here. God brought him this far, surely He will lead him on. God has continually opened doors in ministry.

Bryant is still leading the first church that called him to be their pastor. All things are going as well as can be expected. He has climbed the ranks over the years in the South Carolina Baptist Church State Congress. He is currently the First Vice President of the South Carolina Baptist Congress of Christian Education. He is enrolled in the doctor of ministry program at United Theological Seminary. God has been so good to Bryant. He is a living testimony. He gives back by living a life of service to God.

The Call Now

Many years ago when Bryant answered the call to do ministry he made a commitment to God, the community of faith and himself by vowing to prepare academically for the pastoral ministry. He wanted to strengthen his knowledge in theological studies. He made a commitment to those seniors of years ago that he would not stop until he reached and completed the journey of academic excellence. Believing that God is leading him to do just what he said he would all those years ago, Bryant

found that the changing face of ministry in the twenty first century made it essential to learn new pedagogical and didactic tools for ministry. These are invaluable to the enhancement of one's ministry. In order for him to stay abreast he has to further his studies. Bryant believes that God is leading him to focus on his leadership weaknesses in search of ways to improve himself for the advancement of the kingdom. God is leading him to finding new ways to improve old programs or create new programs, seeing him through it all with great results.

A Doctorate of Ministry degree will equip Bryant with the proper scholastic and research methodologies, along with the practical theological tools which are critical in helping him to more effectively meet the needs of his local church, and the community. Bryant is compelled to further his educational studies that he may disseminate the knowledge obtained in the program to his parishioners. It is his aim to use this Doctor of Ministry degree to promote his vision for improvement and expansion which will ultimately empower and compel his congregants to live as an edified body of believers.

CONTEXT ANALYSIS

Laurens, South Carolina

In 1992, Bryant was installed as the fourteenth pastor of Springfield Missionary Baptist Church in Laurens, South Carolina. He has served as senior pastor in this present context of ministry for the past fifteen years. Springfield, located in the heart of downtown Laurens, is a family-oriented church with an active membership of nearly two hundred seventy-five persons. Springfield is largely a senior church. A large percentage of its members are retired seniors; however, the second largest group is the youth, followed by young adults.

Established in 1907, Springfield has a rich history, thriving presence and a bright future. The church has been noted for its participation in various civic activities and is responsible for instituting major programs both inside and outside the church's four walls. Springfield is comprised of various age groups and is undeniably a vibrant and multi-generational church seeking to meet the needs of all persons. Demographically, the church is located within the greater Laurens community with an estimated population of nearly 71,000. Racially and ethnically, Laurens has a number of diverse ethnic groups within the city and county. For instance, the most recent census indicates that Laurens consists of 71.6 % whites, 26.2% blacks and an ever increasing number of Hispanics which includes 1.9% of the population. In the city of Laurens, there are more females than males; there are 51.6% females and 48.4% males. The unemployment rate is at an all time high of 8.2%. Surprisingly, 16.1% of the people of Laurens County live below the poverty level. Laurens County is 65% rural and 35% urban and our church is one of two Baptist churches located within the urban area that is made up of about 10,000 people. Educationally, Laurens has two major high schools, Laurens High School and Clinton High School; one private four year college, Presbyterian College; and one technical college, Piedmont Technical.

One unique and fundamental asset to the church's ministry is its location. From a pastoral and theological perspective, Springfield's location presents opportunities not only for expansion and economic development, but serves as a vital tool in bridging the gap and building relationships between the church and the community. Although Springfield is housed within a small community of about three hundred persons within a half mile radius known as the Jersey Street Community, a vast percentage of this

community's members attend various rural churches outside of their community. Similarly, while Springfield's members live within the city limits, outside of the city limits and in neighboring counties, they opt to travel the great distance to attend Springfield. Because of its continued commitment to Christian education, its response to issues surrounding social justice and its ideology of inclusiveness, Springfield church has been noted as one of few churches in all of Laurens County as a church of "firsts."

Though Springfield is faced with the copious challenges of ministry within Laurens County, such as its low socio-economic development, educational standards and little to no opportunities for industrial growth, Springfield has taught me to appreciate and to embrace the challenges which "small-town" ministry presents. Since 1992, the church has undergone numerous spiritual and building changes. Along with the traditional methods of religious instruction and counseling, Pastor Cheek has instituted a New Members Class, Singles Group, and Grief Support Ministry. Along with the increase in membership, the church is experiencing an economic uplift as well. In keeping with the changes in society, it is a new day.

In the past five years, Springfield has had a total face lift on the inside of the sanctuary, as well as other areas. These changes have included: renovations of the main sanctuary, the addition of a vestibule with two bathrooms, the installation of stained glass windows, weatherization of the basement/fellowship hall, refurbishment of the parsonage, and pavement of the main parking lot. Its music ministry has experienced a change and gone to a new dimension in worship, for each week the church experiences the manifestation of Psalm 150. There is worship and praise to God with a variety of the many instruments: drums, piano, organ, guitar and saxophone. Youth even enjoy

praising God through liturgical dance. Attendance has increased and many have been added to the body of Christ. Various ministries have been organized and reorganized. The members of Springfield are dedicated to working towards the vision. Without a doubt, Pastor Cheek truly believes that this church is capable of experiencing higher heights and going to new dimensions! Because of these many efforts, the church's desire for expansion, economic development and improvement for the church and within the community, Springfield was and continues to be one of the most well known and respected churches in the state.

Synergy – The Coming Together

Pastor Cheek believes that God is calling their church to construct a model for ministry that addresses the issues of Blended/Broken African American families and their use and understanding of money. Producing a new paradigm is imperative since society and church has shifted from the traditional role of the whole family, husband, wife and kids to a wife with her kids, and a husband with his kids. From a pastoral perspective it appears that the concept of the traditional family no longer exists.

When Bryant came to Springfield Missionary Baptist Church over sixteen years ago it was a traditional church with traditional families. Time has brought about a change for most of the traditional families because they have either died out, widowed or divorced. The make up of the church now is a small percentage of traditional families. The majority of the church is persons who are single, single with kids, divorced, divorced/remarried, divorced/remarried with kids from previous relationships, man and woman living together with kids from past relationship, divorced living together with

kids or remarried with kids, or a combination of all of the above with kids and grand kids. In fact, some young adults between the ages of thirty-one to forty-five are grandparents.

The church has a large quantity of blended/broken families with issues that need to be tackled. One main issue among them appears to be money management, or the lack thereof. How can the church minister effectively to the blended/broken families as they struggle with this issue? How can the church have a more hands on approach in the lives of those who are broken? How can the church help meet the unmet needs of blended families? Pastor Bryant S. Cheek, Sr. believes God is leading his church to put together a new paradigm that will articulate some solutions to the problems.

CHAPTER TWO

THE STATE OF THE ART IN THIS MINISTRY PROJECT

Through the literature research conducted for this project information was gained that could be used to educate and empower members of the Springfield Missionary Baptist Church in the area of managing money through blended families. The problem with managing money in blended families is that members refuse to organize and/or prioritize their finances. Blended families must be trained in the area of money management because they often come together with different views and experiences concerning how to handle money which are influenced by their previous relationships. The literature reviewed examined an extensive array of the biblical, theological and historical authors and editors who enlightened everyone involved to a deeper understanding of money management.

Characters from the Old and New Testaments who could be identified as a part of a blended family were explored in order to gain a deeper understanding of how God worked through the blended families, as well as through the traditional families, when it came to money management. The literature was used to examine biblical tips, practices, and uses of money management in a blended family. Specific examples were explored that could speak clearly as to how blended families could better manage money.

Biblical Perspectives

The authors and editors discussed in this research gave a support system with the biblical foundation for this research project. While some of the authors and editors are not quoted within the project itself, examining their work did help to shape the researcher's mind, and give a better understanding and perspective as it related to managing money through blended families.

In Raymond E. Brown's book *The Birth of the Messiah: A Commentary on the Infancy Narratives in the Gospels of Matthew and Luke*, the author invites readers into a deeper understanding of scholarship surrounding the biblical world and the birth of the Messiah. It is a very insightful text that will open the reader's mind to a world of new biblical knowledge and understanding. The reader will learn more on Jewish customs and traditions. Explanations of both Matthew and Luke's origin were explored. This will give readers a better understanding of how and why the books were written, and the language used in each text.

The Interpreter's Bible, edited by George Arthur Buttrick, is a commentary that offers a complete exposition and interpretation of the book of Genesis. The editor's research gave a very simple interpretation. Buttrick identified relevant scientific studies discovered about the Bible. This commentary gave practical help with interpreting the truth.

In Michael D. Coogan's *The Oxford History of the Biblical World*, Coogan offers a compelling look into the biblical world—a world in which prophets, poets, sages, and historians created one of our most important texts, the Bible. This volume offers the best of scholarship in a chronological order that encompasses the history, art, architecture,

languages, literatures and religion of Israel early Judaism and Christianity in a larger cultural context.

In Roland De Vaux's book, *Ancient Israel: Its Life and Institutions*, he offers a full scale reconstruction of the social and religious life of Israel in the Old Testament times. De Vaux draws on the text itself as well as archaeological evidence and information gathered from the historical study of Israel. Facts about institutions such as family, civil, military and religious traditions were discussed by De Vaux. This text is one of the most insightful sources about Israel and its way of life and practices.

J. A. Emerton uses, *Studies in the Pentateuch*, to offer some intuitive comments regarding Hagar's traditions in Genesis 16. It is an eye opening account that details the story's structure and flow. Emerton gives more understanding into the interpretation of Hagar's perspective. The analysis and break down of the verses one by one is helpful in understanding the culture, times and customs of that day. This information was very discerning in textual flow.

Hermann Gunkel's *Genesis* is another insightful commentary on the life of Abram, Sarai and Hagar. Gunkel gives a detailed description of the life of these three individuals. It is a great commentary on their lives and living arrangement. The progression and sequence of the exposition is helpful in understanding the practices concerning maid servants at that time. Readers gain an awareness of the importance of a male child.

William R. Herzog introduces the historical Jesus in, *Prophet and Teacher*. This book deals with the uniqueness of Jesus of Nazareth by tracing the history of the discussion and scholarship of the historical Jesus. The author of the text also explores

Jesus' words, parables, deeds and miracles in depth. Through reading this text a deeper appreciation for the parables of Jesus can be gained.

In David E. Garland's, *Reading Matthew: A Literary and Theological Commentary on the First Gospel*, Garland offers a different approach on commentary reading. It is not written as a traditional style commentary offering the reader verse by verse insight. Instead, Garland's commentary offers more understanding of the "how" and "what" of the verses. It is important to understanding "what" the context is teaching during that time, and "how" to apply the knowledge learned to the context of today's experiences.

Leander E. Keck's *The New Interpreter's Bible* offers an awareness to better understand biblical text. This commentary holds the reader's interest and offers expositions of the word of God in the New Testament. It is a commentary written with special attention to the needs and interests of theological students. Basic information regarding New Testament texts are explored, and written with clear interpretations.

In Wayne A. Meeks' *The New Testament in Its Social Environment*, the editor gives informative ideas with topics and materials that illuminate the life and literature of early Christianity. It's an interesting read that lists different methods and approaches to understanding the social environment of the early Christian movement.

David J. Pleins', *The Social Vision of the Hebrew Bible*, uncovers social ethics within a framework provided by Israel's social institutions, the social locations of its actors, and the historical struggles for power and survival that are reflected in the transmission of the texts. The unity of purpose and its social agenda that lies hidden

beneath the scripture are brought to the surface. It is an insightful read into the conflict and struggles behind the text of the Hebrew Bible.

In Alfred Plummer's *An Exegetical Commentary on The Gospel According to Saint Matthew*, the reader receives an insightful commentary on the Gospel of Matthew. This book really gives a deep appreciation for biblical scholarship, providing inviting conclusions that makes the texts accessible and engaging. Plummer gives readers a renewed appreciation for the Gospel according to Matthew. It is a good read that provokes further thought, and will leave the reader wanting to conduct more research.

In John J. Scullion's, *Genesis 12-16 A Commentary*, it is suggested that Genesis 12 -16 is a commentary written from Abraham's perspective. Readers will gain basic exegetical conclusions and meanings of information behind the text. The exposition guides the reader into a fascinating world of Old Testament reflection and careful attention is paid to theological and social issues. This literature can be characterized as both intriguing and meaningful.

In Ron Blue's book, *The New Master Your Money Workbook*, Blue offers some tips and biblical principles into personal finances. Tips include getting out of debt and overcoming the pitfalls of spending too much. A better understanding of biblical principles for finances was gained. The text was helpful in developing a plan for getting out of debt. This book also helped to identify short and long term financial goals. It is a good read that provides a wealth of information on how to get finances in order. It was helpful in teaching how to trust God in a different way (with your finances) as you journey through life's challenges. It also provided sound stewardship advice and responsible tips into money management.

Sally A. Brown and Patrick D. Miller, editors of *Lament: Reclaiming Practices in Pulpit, Pew and Public Square*, suggest that the preacher invite people from the pulpit to reclaim lament in Christian prayer and proclamation. The authors explore lament as both a human and divine response to pain and loss, rediscovering lament as a social practice. It was helpful because it appears that many Christians have lost the ability to take time to grieve. Life often pushes Christians to move forward. It was inspirational to discover biblical passages that allowed time to lament.

In Walter Brueggemann's, *Finally Comes the Poet: Daring Speech for Proclamation*, Brueggemann addresses the crisis of interpretation the preacher faces in our culture. Often interpretation has either dismissed or controlled the text. The task of preaching is to provide a ground and energy for speech, care, and notice. Preaching can be considered a performance of interpretation, while in our time this interpretation can be demanding, daring, and dangerous. Brueggemann views the preacher as a poet, taking the Word of God and translating it for the people of God using a poetic flow.

Walter Brueggemann also uses, *The Creative Word: Canon as a Model for Biblical Education*, to share with the readers the importance of education. Every community that wants to go beyond a single generation must concern itself with education. Furthermore, it must concern itself with vision, value, and perception so that the community can sustain its self-identity. Education is the key to the growth of any community, because, as often quoted from the Bible, "The people perish for the lack of knowledge." Education will be the key to learning how to manage blended families and/or any areas in life that may bring questions.

David Buttrick's, *Homiletic: Moves and Structures*, shares with the reader the components of sermon development and structure. The author gives the tools and procedures needed to develop a sermon. This literature will help develop a systemic approach to sermon preparation. It is a very helpful text in understanding the art of homiletics and preparation for those who take the call to preach seriously. It is one of the most profound books related to sermon writing. Because there is a craft to sermon development, *Homiletic: Moves and Structures* is a must read for all who answer the call to preach and teach the word of God in this day and time.

In *Teaching Preaching: Isaac Rufus Clark and Black Sacred Rhetoric*, Katie Cannon, one of Clark's myriad preaching protégés, considers her role as author of this text as purely "presentational," in order, "To bring Clark face to face with a reading audience that allows him to explain the formal elements of preaching from the inside out, and allows each lecture mediate its own message." A better appreciation for the sermon proposition was gained. The importance of putting the sermon into one complete sentence was stressed. If you could explain the heart of the sermon in one complete sentence then you have a sermon.

In *Design for Preaching*, Grady H. Davis offers a complete guide to homiletics that avoids the standard terminology, such as structure and outlines. He speaks of a "Design" and "Sketch" in his effort to demonstrate that a good sermon is the result of the growth-process of a single idea. Davis investigates the importance of allowing the idea within a text to come alive. A key point presented is the difference between a subject and a topic.

In Richard Eslinger's, *The Web of Preaching*, the author gives an explanation of a variety of homiletic methods and approaches to proclaim the Good News of Jesus Christ. The author gives a great study guide to understand the theories of preaching the word of God to the people of God. *The Web of Preaching* is a practical guide with great insights and helpful hints into the methods and approaches to preaching. The book offers chapters and provides editorial conversations with the best of the best in homiletic preachers. The author brings to the table the great minds of the preaching craft to form *The Web of Preaching*.

Preaching Liberation is an argument presented by James H. Harris exploring the black church experience. Harris discusses the liberation and transformation of the black church. He uses scripture as the foundation for addressing the reality of oppression while simultaneously explicating a methodology that speaks to all.

Cleophus J. Larue uses *Power in the Pulpit: How America's Most Effective Black Preachers Prepare Their Sermons* to introduce insights and instructions into how some of the most influential pastors and preachers prepare themselves for the preaching moment. This book is a cross denominational master piece. It is a collection of experiences from great preachers and pastors and their perspectives on how to prepare for the preaching moment. The author collects advice and strategies on how each pastor and/or preacher prepares, because there is no one right way to prepare. It is a great read for those who seek a fresh look into the art of writing a sermon from some of the best minds within the black church.

Richard Lischer's *The Company of Preachers: Wisdom on Preaching, Augustine to the Present* presents an awesome collection of readings that is centered on great

preaching and second to none scholarship. Lischer gives insights into homiletic artistry. He assembles minds from across the ages and from around the world. He allows them to share their wisdom on preaching. It is a great read that provides a historical view that bridge with the minds of today. It could be considered a favorite read because of the information and the preachers presented in the book. Lischer speaks to every area of preaching.

Exploring music as a metaphor for preaching Robert Smith, Jr. describes *Doctrine That Dances: Bringing Doctrinal Preaching and Teaching to Life*. Smith demonstrates to preachers how to blend their minds and hearts into doctrinal preaching. This book is a master-piece on doctrinal truth. It is informational, instructional and inspirational to all who seek to preach sound doctrine. The scholarship that is seen within this book and the practical tips and references to truth are awesome. This work is a classic and a must read for all who take the call to preach seriously. The author combines exegesis with experience into a new conversation for the twenty-first century pulpit.

In Frank A. Thomas', *They Like to Never Quit Praisin' God: The Role of Celebration in Preaching*, the author deals with the nature and purpose of African American preaching. He explains that the purpose of this preaching is to help people experience the assurance of grace (the good news) that is the gospel of Jesus Christ. The author lifts to the forefront the role of celebration in preaching within the church. He offers an array of knowledge on celebration as it relates to good preaching. He also explores guidelines for the celebration of preaching in the black church from a number of angles.

Theological Perspective

Robert H. King and Peter C. Hodgson use *Christian Theology: An Introduction to Its Traditions and Tasks* to give special attention to each doctrine of the Christian faith. The text introduces the fundamentals and traditions of Christian Theology. The authors help to provide a shape and substance for Christian Theology when it comes to understanding God, Sin, Revelation, Christ, Church and Sacraments. The authors also looked at the issues facing systematic theology from the world and contemporary thought. The book offers great thought and theology from major theologians of the Christian faith.

Ericka Lutz's, *The Complete Idiot's Guide to Stepparenting*, gives Lutz's views on the meaning and feelings of being a stepparent. The dreaded "first meeting" dos and don'ts, and helpful suggestions for dealing with the "Ex" are listed. The text is an eye opening read into understanding the way blended families work. The author leaves no stone unturned when it comes to understanding the dynamics of family life. Lutz also gives great advice, insights, and tips in what to do as a stepparent, and the steps to doing those things. The book provides a wealth of information on how it feels to be a part of a blended/step family. It was very helpful in understanding the many challenges blended families face in coming together as one family unit.

Alistair E. McGrath's, *Christian Theology: An Introduction*, gives an introduction to almost every aspect of the history and theology of Christianity. The book is a very comprehensive work on Christian Theology that speaks to historical periods, themes and personalities. It is very informative in understanding the doctrines of God, person of

Christ, faith and history, human nature, sin and grace. Theology can often times be very challenging for readers.

In Herb Miller's, *Full Disclosure: Everything the Bible says about Financial Giving*, the writer gives practical information and concepts to help plan lessons for preaching or teaching on financial giving. Often times this can be a very difficult topic to discuss in the church. Miller provides strategies for keeping members involved in giving, and helping them to know more about what God says about giving. Insights from the Old and New Testament are given.

Oden C. Thomas' *Pastoral Theology* is a book that offers integrated principles on pastoral care, leadership and theology to restore the minister to pastoral identity. The author provides a solid foundation to do ministry with scripture and tradition. Thomas offers encouragement to the pastor and provides helpful hints on how to deal with possible issues that may arrive while serving in the role of pastor.

In Elaine Shimberg's, *Blending Families*, the writer gives a very insightful guide for parents, stepparents, grandparents and anyone trying to build a successful new family. The book is a helpful problem solving guide that offers solutions to common blended family problems. Second marriages are growing at an alarming rate, and the author provides new families coming together with a host of helpful information. It was most helpful to learn the various view points of everyone involved from children to adults.

In Charles C. Ryrie's, *Basic Theology*, the author gives a very simple and systematic overview of the Bible. The author explores the major doctrines including God, Bible, Jesus Christ and the Holy Spirit. The text is refreshing and uses extremely basic vocabulary, yet is profoundly grounded with scripture references. It is a great

revelation into the simplicity of scripture. Basic Theology is a book that the layperson can understand and appreciate.

Samuel D. Proctor's, *How Shall They Hear? Effective Preaching for Vital Faith*, states the preacher faces a new audience to preach in the twentieth century. The author addresses the needs of this new audience, one that lives in an ever changing world. He lifts four vital faith issues that he sees as the basis of relevant preaching. The author gives direction into making a sermon come to life and relevance in this day and time. The author gives insight into how God is still actively working in human affairs.

Historical Perspective

In Larry Burkett's book, *Money in Marriage: A Biblical Approach*, Burkett offers some sound insights into current financial problems. He also list preventive measures to keep people from making the same mistakes again and again. He also teaches people how to take charge of their finances. It is an insightful read for all couples who lack understanding in marriage and the role money can play. Money problems can cause a marriage to go south quickly if persons are not willing to work together within the home.

In Mack King Carter's book, *A Quest for Freedom: An African American Odyssey*, the author gives an analysis that touches every facet of Black life that remains under siege from the external effects of pervasive racism and the internal effects of our loss of spirit. The author brings to the forefront the many challenges the black family is facing with an intriguing twist of the past, present and future. A greater appreciation for the black family and a renewed vision of what is possible within the black family was gained.

In Michael Chitwood's book, *Master Your Money Finances, Discovering God's Financial Plan for You*, Chitwood gives biblical principles for financial planning and stewardship. He attempts to give Christians knowledge on getting out of debt. This workbook provides practical tips on money management. The author gives great insights into short range and long range financial planning. He also gave some biblical principles on how to better handle money. It offers great insight into becoming a better steward of God's resources.

J. Cliff Christopher's *Not Your Parents Offering Plate: A New Vision for Financial Stewardship* gives people a compelling vision into their giving and what their giving will achieve. Christopher gives practical and applicable ways to change the way stewardship is viewed within the church. The author teaches how it is a collective responsibility of all members of the congregation to help achieve the financial goals of the church.

In Norman J. Cohen book *Self Struggle & Change: Family Conflict Stories in Genesis and Their Healing Insights for Our Lives*, the author gives intriguing, insightful and informative information about conflict between husband and wife, father and son, brothers and sisters. He also gives insights into understanding another side of self. This book offers is an insightful read into family conflicts, struggles and change within the book of Genesis. It offers important values in how to seek, search or demand meaning from the complexities of life. This book is a gift into a greater understanding of self and family.

Robert Franklin's book *Crisis in the Village: Restoring Hope in African American Communities* gives revealing insights into the black community's problems, struggles and

pains. Not only that, but Franklin also offers a wealth of solutions that can help heal, restore and change the current plight of the black community. It is a book with scholarship, statistics and solutions for black America. The author gave a wealth of knowledge in how problems in the black community can be healed.

Faith & Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money, by Justo L. Gonzalez gives an understanding of the economics and social order of the early Christian church. The author provides highlights from such prominent writers as Cyprian, Ambrose, Augustine, John Chrysostom and the desert fathers. It was helpful to connect with the history of early Christian thought in order to bring an understanding to the origin of many financial problems.

In Ken Hemphill's book, *Making Change: Transforming Your Money and Your Life*, Hemphill deals with the way we use and think about money. Transformation begins with our thinking. The author lifts a simple point as to how money and possessions can change the way we align with God. Simply rethinking how you view God and your possessions will begin to transform your thinking. One of the principles the author lifts is how you understand the word of God will determine how you manage your resources. God is the owner of all and earthly beings are just stewards or managers of His resources. Managing money is not about money, it is about life. Another tip the author taught was how to live without worrying about your possession. The book was very helpful and rewarding to me in my spiritual growth and understanding of money management.

June N. Lee's *The Black Family: Past, Present and Future*, gives critical insights into every aspect of the black family. The author talks about perspectives from extended families, singles, teenagers, females, males and the role of the church. The author also

lifts up sexuality, money management, sexual abuse and drug abuse. In addition the importance of having the right attitude in order to successfully manage money is stressed. The author presents the idea of moving towards God's plan as a steward not by chance, but by arrangement. The author also talks about the importance of creating budget and sticking to it. Budgets are not meant to keep you from spending, but to help you control your spending.

Aubrey Malphurs and Steve Stroope's *Money Matters in Church: A Practical Guide For Leaders* presents a one stop source of information on creating a culture of giving that supports savvy, faithful and legal financial practices. The authors give you a biblical and theological look at stewardship. They look at systems, policies and structures. The authors discuss how to project income and expenses, paying staff and working with banks. They give helpful steps in preparing, implementing and following through on fundraising campaigns. The authors give a step-by-step process in developing a community of givers and an attitude of gratitude within the church. This text is a great tool in addressing the financial needs of Springfield Missionary Baptist Church.

John C. Maxwell's, *Developing the Leader within You*, offers a variety of leadership laws that will enable anyone to fully develop the leader within themselves. This book will be used in leadership training classes. The author gives insights into leadership styles, principles, value, vision, and influence in developing yourself as a leader. The author helps one to cultivate the gifts, integrity and self-discipline that are needed to become a great leader. This book is a very easy read with transformational power. It guides, directs, leads and influences those who desire to lead within any area as a leader.

John C. Maxwell's, *Developing the Leaders around You*, gives you insightful tips into how to help others reach their full potential. The author teaches the value of developing leadership qualities in others as a way to assure success within any organization. People are your most valued asset. It was helpful to learn how to identify and disciple persons in the church into leadership roles. Developing leaders is important to the growth of any church or business. Great leaders will develop more great leaders.

In Herb Miller's, *Full Disclosure: Everything the Bible Says about Financial Giving*, the author identified stewardship themes that appeared, recurred and evolved throughout the Bible. The author looks into three areas of why we should give, how giving benefit us and how we should give. This literature is an excellent source of practical tips on stewardship.

David N. Mosser's *The Stewardship Companion: Lectionary Resources for Preaching* addressed issues related to stewardship. Mosser gives deep pastoral sensitivities and solid biblical knowledge. He offers helpful hints into addressing stewardship issues on a weekly basis. He draws on one scripture passage in the lectionary cycle to provide a reflection on how it can be used in the preaching moment. He offers a connection between the lectionary scripture and the issues of stewardship. It is a great tool that could be used to preach and teach on stewardship throughout the Christian calendar year.

Dave Ramsey's, *Financial Peace Revisited: With Thoughts by Sharon Ramsey* gives insightful principals into managing money from debt reduction, relationships and saving money. The author also gives hope for marriages, singles, families and kids. This book is a life changing resource because it speaks to one of the main areas of a person's

life, money. It teaches couples how to communicate about finances, get out of debt and stay out of debt. The book gives direction on decision making about money and how to save for a rainy day. Ramsey helps to restore financial hope to the family and teaches about avoiding the life style of the rich if you are not rich. Personal finance reflects who you are as a person. Reflection on debt is about developing a new belief system and getting rid of the old one. A personal lesson was learned about dealing with money after a divorce. This literature is a resource that brings peace of mind regarding money management. It literally has the effect of changing how money is spent.

Perry D. Richard's *Money Problems*, equips persons who are trapped by habits and attitudes or even circumstances beyond their control. Richard gives facts surrounding financial crisis, and offers scriptural teachings and applications. *Money Problems* speaks to all persons no matter where they are in their life. The author discusses how money problems affect life both personally and professionally.

Terry Thomas' *Becoming Fruit-Bearing Disciples* gives one of the most insightful reads into transforming vision into reality. It is a practical guide that helps the pastor to teach sound biblical principles in order to help produce fruit bearing disciples. It is a tool that is used in the new members' class on discipline. It helps one to mature in the faith and the church to focus on development of disciples. The author uses scholastic research, biblical lessons and theological reflection in a user-friendly guide for lay leaders.

In Terry Thomas' handout, *An Exploration into the Task of Leadership*, lecture notes from cluster group are used. The author offers a helpful guide for leaders to explore the task of leadership. It is impregnated with usable insights that will awaken the leadership style in leaders. It is a guide that offers rich information to aid the leader in

understanding leadership roles. It was helpful to this author for exploring the task of leadership that moves from vision to implementation.

Jennifer Tyler and Michael Reeves use *Faith and Money* to give thoughts about raising the church budget and the spiritual needs of a person. The authors argue that using money faithfully is not about the budget, but about a person's spiritual need. Connecting faith and money with the God we serve is explored. It is important to connect faith and money with what we believe and how we express that belief.

Lovett H. Weems, Jr. uses, *Church Leadership: Vision Team Culture and Integrity*, to identify four crucial elements of effective leadership within the church. The author gives guidance in the state of leadership today, necessity of leadership, and observation about leadership. It was a helpful read in understanding the elements of effective leadership, dilemmas of leadership, confusions about leadership and administration of leadership. Not only that but he lifts up the importance of vision, team and integrity.

In Cornel West's book, *Race Matters*, he points out that quality leadership is neither the product of one great individual nor the result of odd historical accident. Rather it comes from deeply bred traditions and communities that shape and mold talented and gifted persons. While not quoted within this document, West, nevertheless, provided inspiration, hope, encouragement, insights and scholarship that undergirded this work. West is one of the most brilliant voices in this century. *Race Matters* is a book that needs to be at the forefront America's consciousness.

CHAPTER THREE

THEORETICAL FOUNDATION

Biblical Foundation

The Springfield Missionary Baptist Church family is a church with a growing proportion of blended families or reconstituted families. Some definitions may be helpful at this point. In her book, *The Complete Idiot's Guide to Stepparenting*, Ericka Lutz describes a blended family as one in which some members are not biologically or legally related to each other,¹ created when persons who have married or remarried have children from previous relationships. Often times the members can be referred to as the step-children and step-parents. Thus, a biological parent is the natural parent of the child.² In a natural family, the children are the biological offspring of the adults.³ Blended families may include many kinds of combinations:

- (1) His kids, but not hers.
- (2) Her kids, but not his.
- (3) His kids and her kids.
- (4) His kids, her kids and their kids.
- (5) Stepparents with foster children, too.
- (6) Gay stepfamilies: his kids, him, and him; or her kids, her and her.

¹¹ Ericka Lutz, *The Complete Idiot's Guide to Stepparenting* (New York, NY: Penguin Group, 1988), 4.

² Lutz, 5.

³ Ibid.

- (7) Stepfamilies not defined by marriage, that is, those in which the adult couple is living together without being married.
- (8) Families where aunts, uncles or grandparents take over primary parenting responsibilities.
- (9) Him, her and their adopted kids.⁴

Families come in all shapes and sizes.⁵ Blended/step families have more similarities with other family configurations than they have differences,⁶ but the important point to keep in mind is a blended family is foremost a family.⁷

The number of blended families is ever increasing, not only as portrayed in popular culture, but also in the church. In the twenty-first century church, a new paradigm is progressively forming in which reveals that blended families must be recognized as normative in lieu of the nuclear family or the traditional family. (The nuclear family, as traditionally defined, consists of one husband and wife along with their offspring.⁸) Although the nominal structure in American society is the nuclear family, modern studies indicate that the occurrence of the nuclear family is diminishing and further is being replaced with families of blended nature. Statistics show, for example, that within the Springfield congregation, over ninety-four percent of the members are a part of a blended family.

⁴ Lutz, 4-5.

⁵ Ibid.

⁶ Ibid.

⁷ Ibid.

⁸Ibid., 4.

This growing number of blended families, prevalent in both mainline Protestant denominations and the Catholic Church, can be traced as far back as the first formation of families in the Bible. Genesis 11:27-32 reads:

Now these are the descendants of Terah. Terah was the father of Abram, Nahor, and Haran; and Haran was the father of Lot. Haran died before his father Terah in the land of his birth, in Ur of the Chaldeans. Abram and Nahor took wives; the name of Abram's wife was Sarai, and the name of Nahor's wife was Milcah. She was the daughter of Haran the father of Micah and Iscah. Now Sarai was barren; she had no child. Terah took his son Abram and his grandson Lot of Haran, and his daughter-in-law Sarai, his son Abram's wife, and they went out together from Ur of the Chaldeans to go onto the land of Canaan; but when they came to Haran, they settled there. The days of Terah were two hundred five years; and Terah died in Haran.⁹

This is an early example within scripture where a grandparent takes over primary parenting responsibilities because Terah takes his grandson Lot (Haran's son), and Sarai his daughter-in-law (his son Abram's wife) and sets out with them from Ur of the Chaldeans for the land of Canaan.

A second biblical example of the blended family is found within Genesis 12:1-5.

Now the Lord said to Abram, "Go from your country and your kindred and your father's house to the land that I will show you. I will make of you a great nation, and I will bless you, and make your name great, so that you will be a blessing. I will bless those who bless you, and the one who curses you I will curse; and in you all the families of the earth shall be blessed." So Abram went as the Lord had told him; and Lot went with him. Abram was seventy-five years old when he departed from Haran. Abram took his wife Sarai and his brother's son Lot, and all the possessions that they had acquired in Haran; and they set forth to go to the land of Canaan.¹⁰

⁹ Genesis 11:27-32, NRSV.

¹⁰ Genesis 12:1-5, NRSV.

Once again, this same family is re-formed as Abram, who is Lot's uncle, takes over the primary parenting responsibilities after the death of Terah.

A third biblical example of the blended family occurs when Jacob marries Leah and Rachel. According to Genesis 29:15-35,

. . . Laban said to Jacob, "Because you are my kinsman, should you therefore serve me for nothing? Tell me, what shall your wages be?" Now Laban had two daughters; the name of the elder was Leah, and the name of the younger was Rachel. Leah's eyes were lovely, and Rachel was graceful; so he said, "I will serve you seven years for your younger daughter Rachel." Laban said, "It is better that I give her to you than that I should give her to any other man; stay with me." So Jacob served seven years for Rachel, and they seemed to him but a few days because of his love he had for her. Then Jacob said to Laban, "Give me my wife that I may go into her, for my time is completed." So Laban gathered together all the people of the place and made a feast. But in the evening he took his daughter Leah and brought her to Jacob; and he went in to her. (Laban gave his maid Zilpah to his daughter Leah to be her maid.) When morning came, it was Leah! And Jacob said to Laban, "What is this you have done to me? Did not I serve with you for Rachel? Why then have you deceived me?" Laban said, "This is not done in our country giving the younger before the firstborn. Complete the week of this one, and we will give you the other also in return for serving me another seven years." Jacob did so, and completed her week; then Laban gave him his daughter Rachel as a wife. (Laban gave his maid Bilhah to his daughter Rachel to be her maid.) So Jacob went in to Rachel also, and he loved Rachel more than Leah. He served Laban for another seven years. When the Lord saw that Leah was unloved, he opened her womb; but Rachel was barren. Leah conceived and bore a son, and she named him Reuben; for she said, "Because the Lord has looked on my affliction; surely now my husband will love me." She conceived again and bore a son, and said, "Because the Lord has heard that I am hated, he has given me this son also"; and she named him Simeon. Again she conceived and bore a son and said, "Now this time my husband will be joined to me, because I have borne him three sons"; therefore he was named Levi. She conceived again and bore a son and said, "This time I will praise the Lord"; therefore she named him Judah; then she ceased bearing.¹¹

Next, is the story of the birth of Moses in Exodus 2:1-10: Pharaoh's daughter who raised Moses as her own son.

¹¹ Genesis 29:15-35, NRSV.

Now a man from the house of Levi went and married a Levite woman. The woman conceived and bore a son; and when she saw he was a fine baby, she hid him three months. When she could hide him no longer she got a papyrus basket for him, and plastered it with bitumen and pitch; she put the child in it and placed it among the reeds on the bank of the river. His sister stood at a distance, to see what would happen to him. The daughter of Pharaoh came down to bathe at the river, while her attendants walked beside the river. She saw the basket among the reeds and sent her maid to bring it. When she opened it, she saw the child. He was crying, and she took pity on him, "This must be one of the Hebrews' children," she said. Then his sister said to Pharaoh's daughter, "Shall I go and get you a nurse from the Hebrew women to nurse the child for you?" Pharaoh's daughter said to her, "Take this child and nurse it for me, and I will give you your wages." So the women took the child and nursed it. When the child grew up, she brought him to Pharaoh's daughter, and she took him as her son. She named him Moses, "because," she said, "I drew him out of the water."¹²

Finally, is the biblical account in I Samuel 1:1-2:

There was a certain man of Ramathaim, a Zuphite from the hill country of Ephraim, whose name was Elkanah son of Jeroham son of Elihu son of Tohu son of Zuph, an Ephramite. He had two wives; the name of the one was Hannah, and the name of the other Peninnah. Peninnah had children, but Hannah had no children.¹³

Biblical history is full of blended families and today blended families are one of the biggest demographics in this country.

This brief analysis seeks to examine the reconstituted family as a whole and justify its existence with biblical warrants. The significance of the blended family is validated in familiar passages of scripture highlighting both old covenant and new covenant families. Two particular models express blended families and how they were formed using two biblical passages from the Old and New Testament. Barrenness can ultimately lead to the formation of a blended family as it did with Abram and Sarai.

¹² Exodus 2:1-10, NRSV.

¹³ Samuel 1:1-2, NRSV.

Joseph and Mary illustrate the significance of the blended family as the ultimate representation or prototype of the Christian family.

Old Testament (Abram and Sarai) Model

Genesis 16:1-6 reads:

Now Sarai, Abram's wife, bore him no children. She had an Egyptian slave-girl whose name was Hagar, and Sarai said to Abram, "You see that the Lord has prevented me from bearing children; go in to my slave-girl; it may be that I shall obtain children by her." And Abram listened to the voice of Sarai. So, after Abram had lived ten years in the land of Canaan, Sarai, Abram's wife took Hagar the Egyptian, her slave-girl, and gave her to her husband Abram as a wife. He went in to Hagar, and she conceived; and when she saw that she had conceived, she looked with contempt on her mistress. Then Sarai said to Abram, "May the wrong done to me be on you! I gave my slave-girl to your embrace; she looked on me with contempt. May the Lord judge between you and me?" But Abram said to Sarai, "Your slave-girl is in your power; do to her as you please." Then Sarai dealt harshly with her and she ran away from her.¹⁴

Textual Overview

Sarai's barrenness really establishes the events within the story. Hence, it is necessary that we begin our examination of the blended family using this Old Testament example as a premise for the discussion.

The story opens with a major problem facing Abram and Sarai, namely Sarai's infertility. According to Genesis 11:30, Sarai was barren and had no child. Initially, Abram and Sarai were called out of their native land by God's powerful word (Genesis 12:1). According to Walter Brueggemann their pilgrimage of hope began on the promise of Yahweh (Genesis 12:1-8).

Now the Lord said to Abram, "Go from your country and your kindred and your father's house to the land that I will show you. I will make of you a great nation, and I will bless you, and make your name

¹⁴Genesis 16:1-6, NRSV.

great, so that you will be a blessing. I will bless those who bless you, and the one who curses you I will curse; and in you all the families of the earth shall be blessed.” So Abram went, as the Lord had told him; and Lot went with him. Abram was seventy-five years old when he departed from Haran. Abram took his wife Sarai and his brother son Lot, and all the possessions that they had gathered, and the persons whom they had acquired in Haran; and they set forth to go the land of Canaan. When they had come to the land of Canaan, Abram passed through the land to the place at Shechem, to the oak of Moreh. At that time the Canaanites were in the Land. Then the Lord appeared to Abram, and said, “To your offspring I will give this land,” So he built there an altar to the Lord, who had appeared to him.¹⁵

Yet, the promise of Yahweh stood in direct opposition with the problem Abram and Sarai faced with Sarai’s inability to bear a child. God promised Abram that He would make of him a great nation, bless him, make his name great, and he would be a blessing to others (Genesis 12:2). Not only that, but He promised Abram that He would give the land to Abram and his seed. A promise of land to Abram and his offspring/seed was made. According to Sarai in Genesis 16:2, the problem she had was the result of God preventing her from having children. Later, we find that the promise of Yahweh stands over against the barrenness, when Sarai is finally able to bear a child, Isaac.

Yet, when we arrive at chapter 15, the barrenness persists. It is this barrenness that poses the preeminent issue. The promise of Yahweh has been delayed and does raise a substantial amount of doubt between both Sarai and Abram. Relating this text to the life of the believer is part of the destiny of our common faith. “Those who believe the promise and hope against barrenness nevertheless must live with the barrenness.”¹⁶ There is great difficulty waiting on the fulfillment of the promise (Genesis 12:7, “Then the Lord appeared to Abram, and said, “To your offspring I will give this land.”) to lead

¹⁵ Genesis 12-1-8, NRSV.

¹⁶ Walter Brueggemann, *Genesis: Interpretation A Bible Commentary For Teaching and Preaching* (Atlanta, GA: John Knox Press, 1982), 140.

to the formation of a new concept of family. This barrenness gives us a window into the forming of one of the first blended families in the Bible.

Not only were Abram and Sarai childless, but they were also restless. The chronicle begins by rewinding the script back to chapter 15:2 where Abram expressed his worries over the absence of a child. Abram said, “Lord God what will you give me, seeing I go childless, and the heir of my house is Eliezer of Damascus?” His fear was that Eliezer would be his heir in light of slave adoption as practiced at Nuzi. Michael D. Coogan in *The Oxford History of the Biblical World* has suggested that:

Activities such as the adoption of a slave as an heir (Gen.15:2-3) and the provision of a surrogate by a barren wife (Gen. 16:1-4) were thought to be attested in the legal documents of Nuzi.¹⁷ Childless couples would adopt a son who would serve them as long as they lived and inherit on their death. But should a natural son be born, the adopted son would have to yield the right of inheritance.¹⁸

Thus, in juxtaposition with the law, Sarai’s condition and the age of both Abram and Sarai, a resolution that did not involve waiting on the fulfillment of a promise was the necessary human response to a dead-end situation.

Roles within the Household

Abram, Sarai and Hagar are representative of a blended family within this Old Testament text. According to the opening account in chapter sixteen these three people comprise the household. Although this household was a triangle of trouble, it symbolizes for us the blended family. In this blended family, the roles were defined by the titles given to each person. The terms *wife* and *maidservant* help identify the status in the household between the two women. Sarai was Hagar’s superior and when Hagar

¹⁷ Michael D. Coogan, ed., *The Oxford History of the Biblical World* (New York, NY: Oxford University Press, 1998), 52.

¹⁸ John Bright, *A History of Israel*, 3rd ed. (Philadelphia, PA: Westminster Press, 1981), 79.

conceived, this superiority was further displayed. They were constantly contrasted one with the other throughout the story. Sarai is wife to Abram and Hagar is maidservant to Sarai. Hagar is a young fertile woman and Sarai is old and barren. The Old Testament text defines Sarai as Abram's wife twice—in verses one and three. Hagar is named Sarai's maidservant or "my maidservant" or "your maidservant." In verse 3b, Hagar is called Abram's wife which is typical language for taking a concubine wife.

Abram and Sarai were both advancing in age. Abram was eighty-five years of age and Sarai was seventy-five years of age. Because of their great age, each had grown impatient of waiting on the promised seed. According to Israelite custom, there was no greater sorrow for an Israelite woman than childlessness. "When childlessness existed, it was normal for the wife to bring to the marriage her own personal maid, who was not available to her husband as a concubine in the same way his own female slaves were. . . . If she gave her personal maid to her husband, in the event of her own childlessness, then the child born of the maid was considered the wife's child."¹⁹ The slave was born "on the knees" of the wife, so that the child came symbolically from the womb of the wife herself!²⁰ "From the legal and moral standpoint, therefore, Sarai's proposal was completely according to custom."²¹

Sarai's proposal was also clearly the result of a loss of hope in God and the result of embarrassment and shame due to the inability to reproduce. Sarai's proposal was to make a secondary wife of Hagar to produce offspring for her husband Abram. Of course, it cost Sarai self-control to give the slave, her personal property, to her husband.²² She

¹⁹ Ibid., 186.

²⁰ Ibid.

²¹ Ibid.

²² Hermann Gunkel, *Genesis* (Macon, GA: Mercer University Press, 1997), 184.

does it because she hopes to obtain children this way.²³ For Sarai, her motherhood would bring honor and status in the home. This relates to similar examples today, for it could be asked, “Would Sarai feel this way as the new parent in a reconstituted family to a subsequent child?”

Although Sarai ultimately becomes bitter about her new role in the household, the plan or strategy originated with Sarai and not Abram. Sarai takes the initiative to resolve their problem of barrenness. Perhaps the shame and the embarrassment of that culture as it related to childlessness were wearing her down. Sarai knows the promise of God to Abram of offspring but maybe not by her. The word of the Lord came to him, this man shall not be your heir; no one but your very own issue shall be your heir (Genesis 15:4). Sarai wants to have children of her own but she feels that God has kept her from having children.

Although Abram can not be excused because he listened to his wife’s voice. Sarai shares her husband with Hagar, Sarai gave her slave Hagar to Abram as a concubine (Genesis 16:1-4), and so at Nuzi a marriage contract obliged the wife, if childless to provide her husband with a substitute. Ancient Near Eastern custom provided for the substitution of a slave for the purpose of bearing a child in the case of a barren mistress.²⁴ If the wife could not produce children, the husband might marry another; perhaps the offer of a substitute circumvented the acquisition of a second wife.²⁵

²³ Ibid.

²⁴ Kenneth A. Matthews, *The New American Commentary: An Exegetical and Theological Exposition of Holy Scripture* (Nashville, TN: Broadman & Holman Publishers, 2005), 184.

²⁵ Ibid., 184-185.

Again, from a legal and moral standpoint, therefore, Sarai proposal's was completely according to custom.²⁶ Hagar was already in a subordinate position within the household or under the authority of Sarai. According to the custom of the time it is right and generous of Sarai to be willing since she seemed to be barren herself to allow her maidservant to bear a child to her husband. According to John Bright, childless couples would adopt a son who would serve them as long they lived and inherit on their death. But, should a natural son be born, the adopted son would have to yield the right of inheritance.²⁷ Hence, the formation of a reconstituted family had begun.

Despite Sarai's harshness, Hagar conceived, but she did not think of disowning the blessing of her womb in favor of Sarai. When Hagar notices that she is pregnant, she behaves, not surprisingly given human nature, insolently toward her infertile mistress.²⁸ The slave who is given too much honor takes on airs. The legend condemns this, however, in the strongest terms for it was disrespectful to the mistress. Rather she enjoys it as a triumph over Sarai.²⁹ This conflict in the home can be paralleled to the conflicts prevalent within many reconstituted families. Ericka Lutz has suggested that people are strange, judgmental and mean. People also are really nice, but just may not understand how to deal with one another.³⁰ This admonishing is a typical behavior of some reconstituted families today.

When Sarai saw that Hagar had conceived she blames Abram because she can not go through with the arrangement. According to Lutz, forming a stepfamily is a process

²⁶ Von Rad, 186.

²⁷ John Bright, 79.

²⁸ Hermann Gunkel, 184.

²⁹ Ibid. 186.

³⁰ Lutz, 44.

and it takes a while.³¹ Maybe Sarai feel like an “outsider and the feeling may be coming from inside the home and being reinforced both from society at large.”³² According to Ericka Lutz being a part of a step/blended family maybe she (Sarai) feels out numbered. How will she be introduced? What will be her official role? It is more than she can handle at this time.

In the book entitled *Self, Struggle & Change: Family Conflict Stories in Genesis and Their Healing Insights for Our Lives* the writer has suggested:

Life is a search for meaning. We seek ourselves as we strive to understand our complex natures. Through our struggle with others—our parents, children, siblings and most of all through our internal struggle with the other side of ourselves, we change. But just how much? Are we able to come to grips with our darker side, the shadow of our personalities, and at the same time recognize and reach towards our highest selves? Can we achieve real wholeness and holiness in our lives?³³

It brings more tension to the blended family and to the household. Sarai, whose legal status both as wife and as mistress of Hagar is now threatened, strikes back. She does not call Hagar to account, but turns to Abram for satisfaction because the legal situation is that Hagar now belongs to Abram.³⁴

Moreover, the maintenance of justice in the house was the man’s affair in any case.³⁵ Sarai blames Abram for her wrong or her wrong is really Abram’s responsibility as leader of the household. Sarai wanted Abram to restore her rights as wife. Sarai appeals to the highest judge, who sees every secret thing. Genesis 16:5b “May the Lord

³¹ Ibid., 45.

³² Ibid.

³³ Norman J. Cohen, *Self Struggle & Change: Family Conflict Stories in Genesis and Their Healing Insights for Our Lives* (Woodstock, VA: Jewish Lights Publishing, 1995), 189.

³⁴ Gunkel, 187.

³⁵ Ibid.

judge between you and me.” Her agitation and passion at seeing Hagar obviously already taking her place and becoming mother of the promised heir disturbed her even more.

The presumption is that she no longer has full control over Hagar who is now Abram’s concubine and the mother of one of his children.³⁶ She is all the more indignant about the “injustice,” indignant also with Abram who is responsible for the conduct of his concubine, so indignant that she even calls for Yahweh’s judgment against her husband.³⁷ The ancient belief is that Yahweh cares for the weak and oppressed who cannot help themselves.³⁸ Abram dissolves his relationship with Hagar and thereby restores the old legal situation. Hagar becomes a slave-girl again. Genesis 16:6a “But Abram said to Sarai, “Your slave-girl is in your power; do to her as you please.” Sarai would not have been lenient with her, for an Israelite slave was accustomed to a sound beating (Exodus 21:20-21).³⁹

Abram is good-natured and just; “he obeys his wife.”⁴⁰ According to her will he takes Hagar as a concubine and according to her wish he releases her again.⁴¹ Sarai is the passionate wife, proud of her wife status in the household, cruel and very subjective in her passion. Sarai dealt harshly with Hagar, and Hagar fled.

What would happen to Hagar? What would happen to the child? What happened to the notion of family? Walter Brueggemann has suggested that in Genesis 16:7 and following “marks the intervention because it is a curious break in the story.”

Brueggemann says that all parties would have left well enough alone but God. It is God

³⁶ Ibid., 184.

³⁷ Gunkel, 185.

³⁸ Ibid.

³⁹ Ibid.

⁴⁰ Ibid.

⁴¹ Ibid.

who reopens the issue because God is turned toward the outsider. At least four different times the angel speaks: “And he said. . . . (Genesis 16:8)”; The angel of the LORD said to her. . . . (Genesis 16:9); “The angel of the LORD also said to her. . . . (Genesis 16:10); And, the angel of the LORD said to her. . . . (v.11). The four speeches build until the final one in verse 11, which is the birth announcement.”⁴² Brueggemann suggested that Genesis 16:7-15 should read:

The angel of the Lord found her by a spring of water in the wilderness, the spring on the way to Shur. And he said, “Hagar, slave-girl of Sarai, where have you come from and where are you going?” She said, “I am running away from my mistress Sarai.” The angel of the Lord said to her, “Return to your mistress, and submit to her.” I will so greatly multiply your offspring that they cannot be counted for multitude.” And the angel of the Lord said to her, “Now you have conceived and shall bear a son; you shall call him Ishmael, for the Lord has given heed to your affliction. He shall be a wild ass of a man, with his hand against everyone, and everyone’s hand against him; and he shall live at odds with all his kin.” So she named the Lord who spoke to her, “You are El-roi”; for she said, “Have I really seen God and remained alive after seeing him?” Therefore the well was called Beer-lahai-roi: it lies between Kadesh and Bered. Hagar bore Abram a son; and Abram named his son, whom Hagar bore, Ishmael. Abram was eighty-six years old when Hagar bore him Ishmael.⁴³

Brueggemann has also suggested that “The birth announcement presents a history alternative to Abram-Sarai which is blessed by God. It concludes with a blessing for the banished one. It is a vigorous blessing, but it is not the Abrahamic blessing of the land. It is a blessing to be in another place, out of the Promised Land, living by his own resources, that is, not by the primal promise.”⁴⁴ He goes on to point out that:

⁴² Brueggemann, 152.

⁴³ Genesis 16:7-15.

⁴⁴ Brueggemann, 152.

The Ishmael presence suggests two things. Seen vertically, with reference to God, it asserts that God has not exclusively committed himself to Abram-Sarai. God's concern is not confined to the elect line. There is passion and concern for the ones who stand outside that line. Seen horizontally, from the agenda of Abram-Sarai, Ishmael is a temptation not to trust the promise. The very child who discloses the passion of God for the outsider is no small threat to the insider.⁴⁵

This biblical example is not far removed from the occurrences and conflicts present in many reconstituted families today. It is a great thing to know that God is with the blended families and he offers his grace.

It can also be paralleled with a new covenant example. In Matthew 1:18-25, we find the greatest example of a blended family. This reconstituted family is the model of a reconstituted family at work, where the Holy Spirit is involved in conception. In all of Christendom, the story of Jesus is the greatest example of what it means to be a family. More importantly, what does it mean to be a family reconstituted by God? The study of Mary and Joseph as the ultimate biblical example of a blended family shows significance and importance in the lives of all parties involved.

NEW TESTAMENT (JOSEPH AND MARY) MODEL

Matthew 1:18-25 reads:

Now the birth of Jesus the Messiah took place in this way. When his mother Mary had been engaged to Joseph, but before they lived together, she was found to be with child from the Holy Spirit. Her husband Joseph, being a righteous man and unwilling to expose her to public disgrace, planned to dismiss her quietly. But just when he had resolved to do this, an angel of the Lord appeared to him in a dream and said, "Joseph, son of David, do not be afraid to take Mary as your wife, for the child conceived in her is from the Holy Spirit. She will bear a son, and you are to name him Jesus, for he will save his people from their sins." All this took place to fulfill what had been spoken by the Lord through the prophet: Look, the virgin shall conceive and bear a son, and they shall name him Emmanuel," which means, "God is with us." When Joseph awoke from sleep, he

⁴⁵ Ibid., 152-153.

did as the angel of the Lord command him; he took her as his wife, but had no marital relations with her until she had borne a son; and he named him Jesus.

In *Ancient Israel, It's Life and Institutions* Roland De Vaux states, “An engagement or betrothal is a promise of marriage made some time before the celebration of the wedding.”⁴⁶ “Marriage is a sexual, economic, and (at times) political and religious relationship contracted between families (or segments of the same family) for a male and a female.”⁴⁷ In the ancient Mediterranean “betrothal” was the practice suggested in the scripture from Matthew 1:18:

Now the birth of Jesus the Messiah took place in this way. When his mother Mary had been engaged to Joseph, but before they lived together, she was found with child from the Holy Spirit.

The parties involved do not act as individuals, but as members of households.⁴⁸ It is not a time for the couple to get to know one another better; but it is the period in which the male and female are promised to each other (usually by their families).⁴⁹ Unlike our custom or practice here in the United States of America where an engagement is a time for a couple to date, go to counseling, get to know one another better and make future plans together the biblical betrothal was more a time to finish a contract.

On the other hand, if a present day couple is to unite to form a blended family, that couple's period of engagement may differ from more traditional modern day engagements. During their time of preparation for marriage, they may talk about a child or children that one may be bringing into the engagement from a past relationship.

⁴⁶ Roland De Vaux, *Ancient Israel: Its Life and Institutions* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1997), 32.

⁴⁷ K. C. Hanson and Douglas E. Oakman, *Palestine in the Time of Jesus: Social Structures and Social Conflicts* (Minneapolis, MN: Augsburg Fortress, 1998), 31.

⁴⁸ Ibid.

⁴⁹ Ibid., 32.

Usually within our Western custom or practice, the male and female have already made their choice or choices and family participation has nothing to do with it. There is no negation of the bride's wealth from the groom to the bride's family. So often is the case when a person decides to get married. He or she may oftentimes marry without the families' consent or permission.

In the ancient Mediterranean, betrothal was the first stage of marriage. A Jewish betrothal was differentiated in theory from marriage, which took place only when the bridegroom took the bride to his home and the marriage was consummated. The betrothal was a binding agreement, and a formal divorce was necessary to break it. A betrothed virgin was considered a widow if her fiancé died. Not only this, but the "betrothal" was a time in which the families negotiated the dowry and the bride's wealth arrangement.

As we see in our text, Mary, the young virgin was betrothed to Joseph, her marriage to Joseph was intended to be a traditional one that would result in a nuclear family. Yet, there was a problem with Mary as we find in the text. She was already pregnant or with child. If Joseph accepted this child, then the formation of a reconstituted family will have taken place.

Let us examine the text further. The opening scene of the story sets the stage for the reader to know that some things have already taken place. According to the unfolding of the text, "Now the birth of Jesus the Messiah took place in this way. When his mother Mary had been engaged to Joseph, but before they lived together, she was found to be with child from the Holy Spirit." (Matthew 1:18, NRSV) "Now the birth of Jesus Christ was on this wise: When as his mother Mary was espoused to Joseph, before they came together, she was found with child of the Holy Ghost." (Matthew 1:18, KJV)

Traditionally this verse has been interpreted as supporting the concept of the virgin birth, with the verb “*come together*” understood as referring to sexual intercourse. Some more recent commentators have suggested that the verb “*come together*” refers to living together; with no reference to sexual intercourse. Mary was still a virgin during the time she was betrothed to Joseph. Hanson and Oakman have given us some more insight into Matthew’s verses 1:25:

“And knew her not till she had brought forth her firstborn son: and he called his name Jesus.” Mary and Joseph are already “betrothal” or engaged. It was a binding arrangement between persons who were already legally husband and wife. This was a binding arrangement between them according to the Jewish matrimonial procedure. It consisted of two steps: a formal exchange of consent before witnesses (Mal. 2:14) and the subsequent taking of the bride to the groom’s family home (Matt. 25:1-13). Usually the consent was given when the girl was between twelve and thirteen years old, would constitute a legally ratified marriage in our terms, since it gave the young man rights over the girl. She was henceforth his wife and any infringement on his marital rights could be punished as adultery.⁵⁰

Yet the wife continued to live in her own family home, usually for about a year. They had not lived together in one house as man and wife, though they were legally married according to Jewish law.⁵¹

The custom was for the wife to be taken to her husband’s house as a virgin. Joseph and Mary are in the stage of matrimonial procedure between steps one and two. Mary’s family had agreed to a contract of marriage with Joseph, but the couple was not living together when her pregnancy became evident. Mary does not appear to know the origin and cause of her pregnant condition. Yet, in Luke’s account it is all explained to her, while in Matthew’s account Mary receives no revelation. In fact, she does not know the name of her son, but Joseph does. It was revealed to Joseph in a dream. Joseph takes

⁵⁰ Ibid.

⁵¹ C. G. Montefiore, *The Synoptic Gospels* (New York, NY: KTAV Publishing House, Inc., 1968), 5.

on the role of a leader in the house-hold, unlike the stance that Sarai takes in the Old Testament model. John C Maxwell has suggested, “Realizing your potential as a leader is your responsibility.”⁵² In addition, Maxwell says that, “A leader can give up anything except final responsibility. The question that must always be answered before accepting a new job is ‘What is required of me?’”⁵³ Joseph is fully accepting of Jesus as his son and willingly agrees to the new paternal role he will carry. Joseph accepts his newly formed reconstituted family and assumes his position as stepfather. Gilbert R. Rendle has offered, “A leader [like Joseph] steps into the future to discern what God is calling . . . [him] to do in the next chapter of . . . [his] life.”⁵⁴

Prior to his acknowledgement, however, Joseph does experience some inner turmoil over the issue, but does not reveal contempt for Mary or the child. Joseph’s frustrations arise over the seeming disregard for the law. Joseph is a just or righteous man, one who studies the Jewish law faithfully. While he is aware of the pregnancy, he does not know that the source is the Holy Spirit or that this pregnancy was via Immaculate Conception. His response is that of a “just” man: he must divorce her.

Joseph desires to terminate the relationship, not out of anger, but out of a deep religious conviction. It is his religious obligation to annul the marriage contract, because his betrothed is apparently guilty of adultery, a capital crime according to Deuteronomy 22:23-24. Initially Joseph suspects that Mary has been sexually unfaithful and possibly was preserving his own reputation; he was completely puzzled at this development because of her supposed virginity. Joseph was kind, discreet, and not willing to expose

⁵² John C. Maxwell, *Developing the Leader within You* (Nashville, TN: Thomas Nelson Publishers 1993), 2.

⁵³ *Ibid.*, 25.

⁵⁴ Rendell,

Mary publicly, but he was also respectful of the plan of God as he understood it. Dr. Terry Thomas in his book, *Becoming a Fruit Bearing Disciple* has offered, “A person of that nature comes out of the outgrowth of humility. Only a person with humility can acquire an honest and good heart. That, however, does not really convey what an honest and good heart is without an explanation of the meaning of humility. Humility needs to be properly understood because it provides a sense of Liberation.”⁵⁵ Dr. Thomas has referred to different authors’ definitions to broaden his view of humility.

Because Joseph displayed humility, a great lesson can be learned from Joseph. Without humility, it would be extremely hard for God to have first place in a person’s life. Often times a person’s ego will come before God. Terry Thomas used a quote from J. Heinrich Arnold, author of the book *Discipleship*, “Humility is a virtue that one can decide for. It softens the heart and makes a person open for God.”⁵⁶ James Montgomery Boice regarded “humility as a prerequisite for service.”⁵⁷ In the book *Race Matters*, Dr. Cornel West states, “Humility is [the] fruit of inner security and wise maturity.”⁵⁸

In a handout by Dr. Terry Thomas entitled “*Exploration into the Task of Leadership*,” Shirley J. Roels has suggested that:

Leadership cannot occur unless followers give the freedom and right to lead to those placed in leadership. . . . Leaders need to trust. . . . Leaders need others on whom they can rely, others whose characters, strengths, and truth can assuage doubts and leaders’ purpose, values, roles and decisions. . . . Leaders’ capacity to trust God depends on the nature of his or her belief in God and on the degree to which he or she has cultivated this relationship . . . for leaders, then trusting God is learning to live with unknowns in a time of decision but acknowledging that God ultimately

⁵⁵ Terry Thomas, *Becoming a Fruit Bearing Disciple* (Raleigh, NC: Voice of Rehoboth, 2005), 145-146.

⁵⁶ Ibid.

⁵⁷ Ibid.

⁵⁸ Ibid.

controls the outcomes wherever human decisions intersect with divine purpose.⁵⁹

Joseph was obedient to the teaching of the Old Testament and not willing to expose Mary, although he was within his right to divorce her. Deciding instead on a secret separation, Joseph gave up the ability to completely humiliate her or even demand her death. It was not according to the rule or the law that Joseph had a choice to put her away privately or bring her before the court publicly. One could assume that Joseph responded in this manner because he was a man of great integrity. John C. Maxwell says that, “The most important ingredient of leadership is integrity. A person with integrity does not have divided loyalties (that is duplicity), nor is he or she merely pretending (that is hypocrisy). People with integrity are ‘whole’ people; they can be identified by their single-mindedness. People with integrity have nothing to hide and nothing to fear.”⁶⁰

For such people their lives are open books. V. Gilbert Beers, says, “A person of integrity is one who has established a system of values against which all of life is judged.”⁶¹ What is integrity? Maxwell says:

Integrity is not what we do as much as whom we are. And who we are, in turn, determines what we do. Our system of values is so much a part of us we cannot separate it from ourselves. It becomes the navigating system that guides us. It establishes priorities in our lives and judges what we will accept or reject.

We are all faced with conflicting desires. No one, no matter how “spiritual,” can avoid this battle. Integrity is the factor that determines which one will prevail. We struggle daily with situation that demands decisions between what we want to do and what we ought to do. Integrity establishes the ground rules for resolving these tensions. It determines who we are and how we will respond before the conflict even appears. Integrity welds what we say, think and do into a whole person so that permission is never granted for one of these to be out of sync.

⁵⁹ Ibid., 146.

⁶⁰ Maxwell, *Developing the Leader Around You*, 35.

⁶¹ Beers,

Integrity binds our person together and fosters a spirit of contentment within us. It will not allow our lips to violate our hearts. When integrity is the referee, we will be consistent; our beliefs will be mirrored by our conduct. There will be no discrepancy between what we appear to be and what our family knows we are, whether in times of prosperity or adversity. Integrity allows us to predetermine what we will be regardless of circumstances. Persons involved, or the place of our testing.⁶²

Joseph was not willing to make Mary a public example. He chose instead to divorce her handing her a writ in the presence of two witnesses. Joseph's high moral standards and his desire not to bring undue disgrace on his engagement with Mary is in keeping with his character as elsewhere exemplified in the biblical account.

While Joseph was pondering on putting Mary away, the angel of the Lord spoke to Joseph in a dream. The angel's action is on behalf of God. God is actively involved in Joseph and Mary's life. The angel's presence is a way of describing the visible presence of God among his people. According to the late Samuel D. Proctor in *How Shall They Hear? Effective Preaching for Vital Faith*, God is still present and active in human affairs and intervenes on our behalf.⁶³ Joseph's plan was canceled. He is urged not to be afraid. The angel addresses him as the "son of David" in a dream. The role of Joseph is tied to his lineage.

The angel spoke, "Fear not, do not be afraid, or do not hesitate to take Mary as your wife (Matthew 1:20, NRSV)." Joseph is given a revelation or disclosure about the pregnancy. Mary was already Joseph's wife, though they had not yet come together to share bed and board.⁶⁴ The Angel of the Lord gives Joseph a justification for Mary's

⁶² Maxwell, *Developing the Leader within You*, 36.

⁶³ Samuel D Proctor, *How Shall They Hear? Effective Preaching For Vital Faith* (Valley Forge, PA: Judson Press, 1992), 10.

⁶⁴ Raymond Brown, 129.

pregnancy. “Your wife’s conception is of the Holy Spirit.” (Matthew 1:20, NRSV) Now Joseph knows that the pregnancy is of God and not of another man. He learns through a dream which helps to remove suspicion of unfaithfulness. The dream removes all suspicion of impropriety surrounding Mary’s pregnancy and makes her permissible to Joseph within the law.⁶⁵ The righteous person, therefore, is not one who simply conforms to conventional expectations, but one who is obedient to God’s revelation no matter how scandalous it might appear to others.⁶⁶

Joseph is obedient to the command of the angel. Joseph gets up from the dream, and takes on a leadership role and responsibility as it relates to his relationship with Mary. He takes a role in the blended family. Davidic descendancy is to be transferred not through natural paternity but through legal paternity.⁶⁷ It is a two-step process in the legal paternity directed by the angel of the Lord and carried out by Joseph exactly “as the angel of the Lord had commanded.” (Matthew 1:24, NRSV) Joseph received the command to name the child Jesus as his own, and acknowledge the baby as his own son in the Davidic line—an authentic “son of David.”⁶⁸

Rather than divorcing Mary as he had proposed (1:19), Joseph assumes public responsibility for the mother and the child to be born.⁶⁹ The command is that Joseph will name the child Jesus. By naming the child, Joseph acknowledges him as his own son. The Jewish practice is some time difficult in discerning who begat a child biologically. A man will not acknowledge and support a child unless it is his own, the law prefers to base

⁶⁵ David E. Garland, *Reading Matthew: A Literary and Theological Commentary on the First Gospel* (New York, NY: Crossroad Publishing Company, 1993), 22.

⁶⁶ Ibid.

⁶⁷ Raymond Brown, 138.

⁶⁸ Leander E. Keck, ed., *The New Interpreter’s Bible: A Commentary* (Nashville, TN: Abingdon Press, 1995), 134.

⁶⁹ Raymond Brown, 139.

paternity on the man's acknowledgement.⁷⁰ Joseph does not adopt someone else's son as his own; he acknowledges his wife's child as his legitimate son. The Mishna Baba Bathra 8:6 states the principle: "If a man says, 'This is my son,' he is to be believed."⁷¹ Joseph, by exercising the father's right to name the child acknowledges Jesus and thus becomes the legal father of the child.⁷² Joseph was not the biological father of Jesus, because he and Mary had no sexual relationship until after the birth of Jesus. (Matthew 1:25, NRSV) Yet, Joseph acknowledges paternity of the child by naming him Jesus. Joseph is told to name the child and in light of Matthew's thought Joseph, by accepting the child as his own, gives Jesus a Davidic Genealogy.⁷³

Theological Foundations

The word "theology," from *Theos* meaning God and *Logos* meaning rational expression, is defined as the rational interpretation of religious faith. Christian theology thus means the rational interpretation of the Christian faith. According to Charles Ryrie, at least three elements are included in the general concept of theology:

- (1) Theology is intelligible. It can be comprehended by human mind in an orderly, rational manner.
- (2) Theology requires explanation. This, in turn, involves exegesis and systematization.
- (3) The Christian faith finds its source in the Bible, so Christian theology will encompass a Bible-based study. Theology then is the discovery, systematizing and presentation of the truths about God.⁷⁴

⁷⁰ Ibid.

⁷¹ Ibid.

⁷² Ibid.

⁷³ Raymond Brown, 132.

⁷⁴ Charles C. Ryrie, *Basic Theology* (Chicago, IL: Moody Press, 1999), 13.

The bible is the story of creation, the rebellion of humanity, the election and covenant with Israel, the coming of the Messiah, the reconciliation of God and humanity, the birth of the church as God's instrument in the divine mission to the world, and the gift of the Spirit as the promise of final fulfillment. The Christian gospel and the Christian faith are based on these stories, and Christian theology attempts to understand and interpret these stories of what God has done and is doing.⁷⁵

There are many approaches to Christian theology. For some, Christian theology is the methodical investigation and interpretation of the content of Christian faith, the orderly clarification and explanation of what the Christian message affirms.⁷⁶ For others, Christian theology is an act carried out by members of the church. It is faith seeking understanding, through which the church in every age, reflects on the basis of its existence and the content of its message.⁷⁷

From yet another approach, theology is "faith seeking the clarity of its cause."⁷⁸ That is, it is a reflection of Christian life amid struggles for freedom or liberation, for the full humanity of all persons, and for the transformation of human persons and societies as manifestations of and in expectation of the reign of God.⁷⁹ The Christian church must reflect on its faith and meaning in this time, so that the faith can be interpreted, presented, understood and stated in each new age. The church has a message and a mission to share Jesus Christ with the world. The language of the church must be shared in all of its actions. It is through preaching, leadership, worship, bible study, prayer

⁷⁵ Thomas C. Owens and Ellen K. Wondra, *Introduction to Theology* (Harrisburg, PA: Morehouse Publishing, 2002), 1.

⁷⁶ Ibid.

⁷⁷ Ibid.

⁷⁸ Ibid.

⁷⁹ Ibid.

meeting, outreach ministries, social action and the everyday life of the church that Jesus Christ must be shared. Christian theology helps revise the language that the church uses about Jesus Christ.

The Bible gives testimony that God revealed or disclosed Himself through His Son Jesus Christ. The incarnation of Jesus Christ in the Gospel of John (1:14) is found in this line: “The Word became flesh and made his dwelling among us. We have seen his glory, the glory of the One and only, who came from the Father, full of grace and truth.” (NRSV) Jesus Christ took on Himself humanity. He did not possess humanity until the birth, since the Lord became flesh. According to Matthew 1:18 “This is how the birth of Jesus Christ came about: His mother, Mary was pledged to be married to Joseph, but before they came together, she was found to be with child through the Holy Spirit.” (NRSV)

The Virgin Birth was the means of the Incarnation.⁸⁰ Matthew carefully guarded the fact of the Virgin Birth in the genealogical table of our Lord (Matt.1:16) “And Jacob the father of Joseph, the husband of Mary, of whom was born Jesus, who is called Christ.” Matthew records that Joseph was the husband of Mary, but that it was by Mary only that Jesus was born. The pronoun “by whom” is feminine singular, indicating clearly that Jesus was born of Mary only and not of Mary and Joseph.⁸¹ In Luke 1:34-35, when the announcement came to Mary that she would bear the Son of the Most High she asked “How could this be seeing I am a virgin?” The angel Gabriel answered her, “The Holy Spirit will come upon you, and the power of the Most High will overshadow you.”

⁸⁰ Ryrie, 278.

⁸¹ Ibid., 279.

In the aforementioned verses, it is revealed through Mary's acceptance and belief, that Christian theology is at the heart of what we believe. All Christians express their faith and belief in life and the life here after. Christians struggle with how their faith and belief help them to understand the challenges of life in this world. Joseph had to have faith. He had to trust and believe that God was on his side when dealing with Mary and the virgin birth. Sarai's faith was tested when she acted before God's plan came forth. Faith has to be what keeps us moving. As Christians, faith has to be the foundation of why we continue to exist.

One of the greatest challenges facing Christians in the twenty-first century is to know how to understand and effectively address the connection between faith and money. The average Christian in church has not developed an effective theology of stewardship consistent with scripture. The common response of church members to stewardship efforts reflects the problem: "I do not like to talk about money so much." Some say that they do not care for "preaching about money." Others say that we ought not to teach about money in small groups that are supposed to be for fellowship. Some express negative feelings about phone calls regarding stewardship, since they often already receive too many telemarketing calls. Many feel that the church should find other ways to raise money without preaching, teaching, writing or calling.

All this is a challenge theologically because so many do not have a biblical understanding about faith and money. The Bible addresses the issues of stewardship throughout the Old and New Testament. A good starting point for developing a clear understanding of the challenges we face is found in the Word of God. The Scriptures

testify that God is the owner of everything and that we are simply managers of His resources.

A Theological View of Ownership versus Stewardship

Drawing a difference between the creator and the creation is an absolute must in Christian Theology. Humans have the tendency to merge the creation with the creator. According to Romans 1:25 there is a natural human tendency, as a result of sin, to serve “created things rather than the creator.” A central task of a Christian Theology of creation is to distinguish God from the creation, while at the same time to affirm that it is God’s creation.⁸² In the book entitled *Christian Theology*, Alister E. McGrath has suggested creation implies God’s authority over the world. A characteristic biblical emphasis is that the creator has authority over the creation. Humans are thus regarded as part of that creation, with special functions within it.

The doctrine of creation leads to the idea of human stewardship of the creation, which is to be contrasted with a secular notion of human ownership of the world. The creation is not ours; we hold it in trust for God. We are meant to be stewards of God’s creation, and are responsible for the manner in which we exercise that stewardship.⁸³

Take a look at how the scriptures describe the creation and the Creator:

Genesis 1:1 (NRSV) In the beginning when God created the heavens and the earth.

Psalms 24:1-2 (NRSV) The earth is the Lord’s and all that is in it, the world, and who live in it. For he has founded it on the seas and established it on the rivers.

Psalms 50:10-11(NRSV) For every wild animal of the forest is mine, the cattle on a thousand hills. I know all the birds of the sir, and all that moves in the field is mine.

⁸² Alister E McGrath, *Christian Theology:An Introduction*, 2nd ed. (Malden, MA: Blackwell Publishers Inc., 1997), 270

⁸³Ibid.

Deuteronomy 8:17-18 (NRSV) Do not say to yourself, “My power and the might of my own hand have gotten me this wealth.” But remember the Lord your God, for it is he who gives you power to get wealth, so that he may confirm his covenant that he swore to your ancestors, as he is doing today.

Matthew 6:24 (NRSV) No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.

Simply changing the way you view your money and your possessions will begin to change your worldview to align with God’s kingdom purpose. Rethinking the way you allocate your resources will change your relationship with God, seeing God as the source of all you have, realizing that God is the owner and you are the manager, understanding that you are accountable to God not just for the tithe or tenth but for all you have. Making a change is not just about managing money. It is about managing your life for the greatest impact in God’s kingdom.

The Bible gives us direction in how to manage God’s resources. Everything belongs to God. Most basic, yet most needed, is for Christian to mentally give up ownership of all possessions to God as shown in His Word. What one owns must not be viewed as one’s own but the Lord’s. Christians must come to the realization that they are steward/managers (caretakers) of what God has entrusted to them.⁸⁴ It is then our responsibility to manage our material resources in a way that would please Him.⁸⁵ Take a look at the Parable of the Talents from Matthew 25:14-30 (NSRV); “Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.”

⁸⁴ June N. Lee, *The Black Family; Past, Present, & Future* (Grand Rapids, MI: Zondervan Publishing House, 1991), 228.

⁸⁵ Ibid.

Within this passage the key verse is “entrusted his property to them.” God owns it all. The properties are His to do with as He will. An owner has rights, but a steward has only responsibilities. One may possess much, but in reality he or she owns nothing. Whether it is dealing with what one calls unjust or just sufferings. All Christians express their faith in word, deed and manner of life.⁸⁶ Each of these activities is theological, because theology, at heart, is reflection on what we believe and how it shapes our lives.⁸⁷ Christians think about their belief and faith daily and make choices around it. No matter what the decisions are, whether choosing a home or a spouse, faith is always seeking understanding.

The work of Christian theology is a continuing necessity in the life of the believer and the church. The life and practices of the Christian faith are learned through the study of the Word of God. The interpretation and application of the Christian faith in a certain time, place or context will bring its own test. Whatever the tests or challenges in the Christian faith, one must work through them with Word of God. The Bible is the main source and the standard of Christian teaching in the life of the believer and the church. Our understanding of ourselves, our language and concepts, the issues we face, and the questions we raise about Christian faith change from age to age.⁸⁸ Therefore theology is a constant and continual process in the life of the believer and the church.

The church relies on preaching teaching and catechetical instruction to explain what the Christian faith means and requires. The Christian faith often raises question that must be answered. From teaching young children to adults within the church, Christian

⁸⁶ Thomas C. and Ellen K. Wondra, *Introduction to Theology* (Harrisburg, PA: Morehouse Publishing, 2002), 2.

⁸⁷ Ibid.

⁸⁸ Ibid., 3.

theology shapes lives. Every engagement of church life with the Word of God and community itself is essential to the Christian faith. In so many words Christian theology assists in determining what is essential to Christian faith. In a word, theology is necessary in order to determine what is and is not part of Christian faith.⁸⁹

Historically Speaking

Historically speaking, Afro-Americans have not been taught the basic principles of money management. As a people, Afro-Americans are ignorant of what money is and how to handle it. Ignorance is not a lack of intelligence; it is a lack of knowledge on a particular subject. For most of their lives, Afro-Americans are not taught or trained in the area of money management. It is not money on Wall Street but money on our street. According to Dave Ramsey, “We are not taught basic principles of managing and making financial decisions for our own family.”⁹⁰ Although graduating from high school with a diploma or even a degree from an accredited college, too many Afro-Americans begin life without basic money management skills. They lack knowledge in the area of financial decision making, but make decisions anyway.

Often time houses are purchased without plans for maintaining the house. Cars are purchased without the basic knowledge of a loan. Often, the basic understanding of interest rates or the consequences of credit card debt is absent. Afro-Americans are lacking understanding in the area of money management because they even finance stereos, bedroom sets, computers, televisions, and washers and dryers, without clarity on the terms of the loan. After a few years, families begin to encounter and experience a pinch in the pocketbook.

⁸⁹ Ibid.

⁹⁰ Dave Ramsey, *Financial Peace Revisited* (New York, NY: The Penguin Group, 2003), 19.

Imagine two people coming together to create a blended family. This family brings a collection of their lack of knowledge regarding money. This is the dilemma that many blended families like that of Joseph and Mary, and Abram and Sarai, face in the twenty first century. They bring together their children with their issues, their past debts; the different experiences with money and finances, and often times they bring the lack of understanding about the use of money.

There are at least two points to which Springfield Missionary Baptist Church must adhere when it comes to money management. Dave Ramsey has asserted that money has at least two properties that must be acknowledged or understood. “First, money is active and secondly, money is amoral.”⁹¹

First, money is active.⁹² According to Dave Ramsey, “Finance and money are always moving.”⁹³ Time, interest rates, amounts, cash flows, inflation, and risk all intermingle to create a current that is ever flowing. According to Ramsey, money is like a beautiful thoroughbred horse—very powerful and always in action, but unless this horse is trained when very young, it will be an out-of-control and dangerous animal when it grows to maturity.⁹⁴ The meaning of the message is one must take control over one’s money, or the lack of control will forever dominate one’s life. The use of money is not passive and therefore, we must become more proactive.

Secondly, money is amoral or without morals. Again, Ramsey teaches that money has no morals. That is, it is neither good nor bad. The Bible teaches in first Timothy 6:10, “For the love of money is the root of all evil.” Money itself is not the root

⁹¹ Ibid

⁹² Ibid.

⁹³ Ibid.

⁹⁴ Ibid., 20.

of all evil. Money in and of itself has no more moral quality than a brick. The love of money is the root of all evil. The way we act through our money or the lack of it will show us whether we are good or evil. Again, the money itself is neither.

Jesus led a movement to bring about economic justice to the marginalized and the oppressed. Themes of economic justice appear repeatedly in the preaching and teaching of Jesus and the early movement.⁹⁵ They show up in the backdrop, as in the many parables that deal with economic matters (the laborers in the vineyard, the unjust steward, the talents, and so forth).⁹⁶

First appears the theme of the “great reversal,” best summarized in the saying, “The last will be first, and the first last.” (Matt. 20:16, NRSV) This saying, which appears in several different contexts in the Gospels, Matthew 19:30; Mark 10:31; Luke 13:30, (NRSV) is generally considered by scholars to have been part of the earliest Christian proclamation and to have existed quite apart from the different contexts in which it now appears. In some of these contexts, and quite probably in its original setting, it means simply that those who are now underprivileged and oppressed will be first in the Kingdom.

Such is also the meaning of the parable of the rich man and Lazarus, which at least in its core is generally considered to be older than the Gospel of Luke. The clearest affirmation of such reversal is found in the Lukan version of the Beatitudes, which is probably closer to the original proclamation of the Jesus movement than the more commonly known version in Matthew:

⁹⁵ Justo L. Gonzalez, *Faith & Wealth: A History of Early Christian Ideas, One the Origin, Significance, and Use of Money* (San Francisco, CA: Harper & Row, Publisher), 75-76.

⁹⁶ *Ibid.*, 76

Blessed are you poor, for yours is the kingdom of God.
 Blessed are you that hunger now, for you shall be satisfied.
 Blessed are you that weep now, for you shall laugh.
 But woe to you that are rich, for you have received your consolation.
 Woe to you that are full, for you shall hunger.⁹⁷

In this connection, another of the “harsh sayings” of Jesus must be considered: his response to the “rich young ruler,” and the commentary that follows regarding the camel and the eye of a needle.

The story that appears in all three synoptic Gospels (Matthew 19:16-29; Mark 10:17-30; Luke 18:18-30) may be seen both as another example of the great reversal and as a call to renunciation. The reversal clearly takes place in that, barring a miracle; the rich will be excluded from the Kingdom. The call to renunciation appears both in Jesus’ instructions to the rich man, “Sell what you have, and give to the poor.” (Which in Luke’s later version becomes, “Sell all you have and distribute to the poor?”) and in his response to the disciples’ inquiry about their own rewards: “Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for my sake and for the gospel, who will not receive a hundred-fold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life (Mark 10:26).” Perhaps this is why the disciples asked who then could be saved.

In the story of the rich young ruler, a further theme has been added to that of the great reversal: the need for radical renunciation. The passage implies that, if indeed the great reversal can be expected, then what those who are first, the powerful and rich, must

⁹⁷ Matthew 5:3-10, NRSV

do is somehow to join the ranks of the last, the weak and the poor.⁹⁸ In twentieth-century vocabulary, we would speak of “solidarity with the oppressed,” but the caveat is, that in these stories the solidarity that is envisioned is much more than sympathy or support, for it involves actually becoming poor.⁹⁹

In his *Sociology of Early Palestinian Christianity*, Gerd Theissen paints a credible picture of an early Jesus movement composed both of wandering preachers and of a relatively more stable community of “sympathizers.” As he sees matters materialize in the synoptics they reflect the kind of preaching that was possible under conditions of wandering rootlessness. Jesus was not the only one who had “nowhere to lay his head.” (Matt. 8:20) Those among his disciples who followed him in his wanderings and who, as Peter declared, had left everything in order to follow him continued wandering after the events of Easter.¹⁰⁰ It was because of the disciples that these sayings were kept. They gave up family, home and possessions so they were able to duplicate the teachings.

According to Luke 8:1-3, the wandering preachers had support from those who had not given up all their possessions. They helped provide Jesus and his wandering preachers with shelter, food and alms. Time brought about change, and the breach between Christians and orthodox Jews became greater because Christians gained a greater sense of who they were. In fact, one of the preaching themes of the orthodox Jews was a call to take their life style. Some Christians did and others did not. Without the help of those who did not the wandering preachers would not have been able to do ministry. The wandering preachers and teachers recommended total renunciation; they

⁹⁸ Gonzalez, 76.

⁹⁹ Ibid.

¹⁰⁰ Ibid., 77.

also made room for those who were not ready to make such a sacrifice. From what one studies about Galilee, it would seem that regarding material wealth and security little difference existed between the preachers and the communities. The preachers had been born poor; they lived and wandered among others born in equal poverty, proclaiming the message that there is hope for the poor, but that this hope must begin by trusting in God and giving up the anxieties that normally accompany poverty.¹⁰¹

Material in the Gospel of Luke presents a different understanding than that of Mark. Luke has often been called or considered, the “Gospel of the poor,” because much is said in it about the poor. It could in fact be called the “Gospel of the prosperous,” for its purpose is precisely to call to repentance an audience that was almost totally absent from the earliest preaching of the Jesus movement.¹⁰² The interpretation of the gospel is in a setting that is mostly urban. Within the community the “poor” are often spoken of not as present, but rather as those for whom believers ought to be concerned.

Poverty within this kind of Christian context is a choice and renunciation. According to Luke (5:11 and 28), the disciples are depicted as leaving everything. The rich young man is a ruler and is told to “sell all you have (Luke 18:22).” Discipleship entails renunciation of goods one could otherwise possess. On the other hand, for those who did not go that far, Luke offers other examples of people who were prosperous whose experience and encounter with Jesus led them to repentance and sharing their possessions: women who supported Jesus and his followers (Luke 8:2-3) and the chief tax collector, upon meeting Jesus decided to give half of his wealth to the poor and to return to any whom he had defrauded four times as much as he took from them (Luke

¹⁰¹ Ibid.

¹⁰² Ibid., 78.

19:8).¹⁰³ Regarding the preaching of John the Baptist, it is Luke who gives detailed instructions as to what people making their living as tax collectors and soldiers ought to do. If, as is quite possible, the woes of the rich in Luke 6 and the last verses of the parable of the rich man and Lazarus are Lukan (Lucan) additions to earlier materials, they would reinforce the thesis that Luke is addressing a community that includes people for whom possessions are indeed a problem and for whom renunciation and almsgiving have therefore become a necessary sign of repentance.¹⁰⁴

Secondly, when managing money, persons should consider how church fathers viewed and equipped church members to deal with the sociological and economic profile of the early church. Ambrose, a leading church father, taught on economic matters that asserted how riches are really not riches. Ambrose draws the notion, “Those we call rich are not really such. On the contrary, the more the rich have, the more they want, and want is a sign of poverty. What are the rich, but a bottomless pit for wealth, an unsuitable thirst and hunger for gold? Some are rich even though they own little, and others are poor though wealthy, and therefore it is correct to speak of “a man of wealth,” for it is the man who belongs to the wealth to the man.”¹⁰⁵ It is imperative that the members of this context realize the importance of managing the money which they have been given. In fact, wealth has nothing to do with money.

Possessing money is not evil, but allowing money to possess you is the problem.

A common theme that Ambrose takes up is that riches are not in themselves evil.

According to Ambrose, “What is evil is greed. Greed so clouds the senses that people

¹⁰³ Ibid.

¹⁰⁴ Ibid., 79.

¹⁰⁵ Gonzalez, 188.

begin to confuse profit with piety and are convinced that money comes to them as a reward for wisdom. The wealth does not commit the crime; the will does.”¹⁰⁶ He realizes that the central problem is sin. Ambrose asserts that “Avarice is so central a sin that on occasion he can even speak of the primal sin as “original greed.” As we shall see, greed is what destroyed and continues destroying the original commonality of goods. Greed is also the main motivation of the rich, and for this reason much evil can be attributed to wealth, although always remembering that the evil lies not in the wealth itself, but in the wealthy that are controlled by avarice.”¹⁰⁷ Greed is the reason for much injustice and exploitation and thus, Ambrose can condemn those who speculate with the nourishment of the poor.¹⁰⁸ Greed works at all levels among humans. The very rich are like sharks that eat many fishes, both large and small. In the belly of a shark, one finds a multitude of fish, some of which have in turn devoured others smaller than they. Likewise, in the property of the rich one finds possessions both large and small, all of which they have devoured, dispossessing both the poor and others who were not as wealthy as they.¹⁰⁹ In general, Ambrose apparently believes that almost all methods of acquiring wealth are unjust.¹¹⁰ According to Ambrose, the only source of wealth he approves occasionally is agriculture. Agriculture produces wealth without taking it away from another, which is more than can be said of other means of acquiring wealth.¹¹¹

The proper use of money is perhaps one of the least understood topics in our society. Finances! When one hears that word, what comes to mind? Bills to pay, debt

¹⁰⁶ Ibid.

¹⁰⁷ Ibid.

¹⁰⁸ Ibid.

¹⁰⁹ Ibid., 189.

¹¹⁰ Ibid.

¹¹¹ Ibid.

one owes, clothing, car payment, insurances payment, housing, doctor bills, medicine and a host of miscellaneous stuff. Financial counselor Larry Burkett states money is typically either the best area of communication in a marriage or the worst. Finance affects people every day because money is needed in order to function in this world. The proper use of money is perhaps one of the least understood topics in our world. Millions of people make choices daily concerning their finances. It is important for Christians to place themselves completely under the Lordship of Jesus Christ, as recommended by Paul in Romans 10:8-11:

But what does it say? “The word is near your heart” [that is, the word of faith that we proclaim]; because if you confess with your lips that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For one believes with the heart and so is justified, and one confesses with the mouth and so is saved. The Scripture says, “No one who believes in him will be put to shame.”

Money management is one area that is hard for persons to bring under subjection to God’s will. Money management for many Christians still remains outside the control and the influence of Jesus Christ. Jesus gave several parables in the gospel accounts that pointed out Christians are stewards or managers, not owners. According to Marvin and Jackie Lynch, “These parables offer clear principles about the attitude one must adopted if one is going to be successful in money management.”¹¹² In the parable of the talents cited in Matthew 25:13-30, one sees evidence of how God wants his followers to think about money. Lee N. June encourages readers to read it with the understanding that the talents in the parable are material resources, even though the context would suggest that it goes well beyond a discussion of material goods.¹¹³ According to Larry Burkett in his

¹¹² Lee, 228.

¹¹³ Ibid.

book, *Your Finances in Changing Times*, Burkett states the following concerning this parable:

This parable is prophetic in nature. It is given in the 25th chapter of Matthew, a chapter that deals with the second coming of Christ. It reveals many things:

1. God will entrust to us that which is within our own ability and not beyond it [each servant (steward) had a different number of talents].
2. God is the owner and has the right to recover what he has given us to manage (he expected an accounting of how the servants had handled their talents).
3. God thoroughly disapproves of slothfulness on our part (as in the case of the servant with one talent) and expects us to multiply the assets he leaves us, not just maintain them.¹¹⁴

To have successful management of money the right attitude is needed. One cannot be greedy, covetous or seeking to get rich quick. Attitudes are the results of values that are prompted by the culture around us. For example, the choice of particular foods and styles of music are the result of the influence of our cultural environment.¹¹⁵ Money is viewed in the same way. As we grow and mature the way in which we value money changes. There are several attitudes that can hinder our ability to successfully manage our money:

1. Greed defined as always wanting more and never being satisfied with what one has, is an attitude that dominates much of society. It does not seem to matter whether there is a need for more or whether one can afford it; some people seem to just want the biggest and the best.
2. Covetousness is another attitude that can cloud one's perspective regarding finances. Many Christians experience little success in managing their money because they desire what others have. Call it what you want,

¹¹⁴ Larry Burkett, *Answers to Your Family's Financial Questions* (Pomona, CA: Focus on the Family, 1987), 13.

¹¹⁵ Lee, 228.

“keeping up with the Joneses” or “I have got to have the biggest and best.” This kind of attitude will only put one in financial bondage to material possessions.

3. Get rich quick is the last attitude to be discussed. Unfortunately, this is a pervasive attitude in the Black community, perhaps because we as a people have suffered a great deal of economic loss. One can have a get-rich-quick attitude whether there is a lot of money or very little. The motivation behind this attitude is to make a lot of money quickly with very little effort. Activities such as gambling or playing the lottery fall into the category of get rich quick.¹¹⁶

How can one move towards God’s plan for managing finances? One needs a complete attitude change or make over. God’s way is the only way. God’s way is not to be chance, but plane and honor Him. God expects us to be good stewards of what He has entrusted into our hands and not allow ourselves to get tangled in financial bondage. People cannot be sloppy, greedy, covetous or even selfish. Often times the Black community deals with discriminatory practices, high interest rates, and so on. We must become knowledgeable of money management. Anyone can take a big step toward managing money if they create a budget. Larry Burkett has suggested that it is next to impossible to manage money without a budget.

A budget is nothing more than a short-range plan for how you will spend your money during the coming year. A budget should not restrict your freedom to enjoy life; it should expand it. “How,” you say, “can living on a budget expand my freedom?” By helping you live within your means and not go into debt. A budget then should not be viewed as something to restrict spending. Rather, it is a tool that helps you decide how much money you can or would like to spend.¹¹⁷

Developing a Budget

¹¹⁶ Lee, 229-230.

¹¹⁷ Ibid., 233.

1. List all available gross income (income before tax deductions) per month from all sources. This will include wages and salaries, commissions, bonus, tips, Social Security benefits, interest and dividends, welfare checks, food stamps, rental property income, etc.
2. Determine how much you actually spend each month. If you do not know how much you are presently spending, record your expenses in a notebook for at least thirty to sixty days. List everything! Expenses that do not come due each month, such as car insurance, clothing, and property taxes.
3. Compare your income with your expenses. If your expenses are greater than your income, you must decide how much your spending can be reduced.
4. Explore alternate ways to satisfy family needs. Remember that you have committed to live with your means and to not spend more than you make.
5. After adjusting one's spending so that net spendable income is greater than expenses, you are ready to set up a record-keeping system (budget) that will help you decide how much you would like to or can spend for various needs.
6. Develop a regular saving plan.
7. Developing a budget is not a "one shot deal," but it will take several months of work before you feel totally in control of your financial situation.
8. Establish personal and family financial goals which should be reevaluated at least once per year. Having clearly defined goals helps one to clarify needs, wants, and desires.¹¹⁸

Financial goals should be divided into categories:

1. Short range goals (one to two years). Develop a budget that covers the regular monthly and unexpected expense.
2. Intermediate goals. What do you want to do in the near future? Purchase a car, plan a major vacation? Determine the amount of funds you will need.
3. Long range goals are projected needs for the next ten, twenty or thirty years.

¹¹⁸Ibid., 223-235.

All goals should be realistic and subject to reevaluation.¹¹⁹

In playing sports throughout high school and college the goal was not to score first, strike out the sides, or make the first touchdown. The goal was to win the game. Winning was the ultimate goal! Larry Burkett has suggested that in managing money, living on a budget is not the ultimate goal: instead, a budget is simply a tool or strategy to help you reach your financial goals.¹²⁰

¹¹⁹ Ibid.

¹²⁰ Larry Burkett with Michael E. Taylor, *Money in Marriage: A Biblical Approach* (Gainesville, GA: Moody Press, 1999), 69.

CHAPTER IV

METHODOLOGY

Qualitative research was the methodology establish for this project to explore the common data of select members of a customary church before and after effective training in money management. John W. Creswell, in his book entitled *Research Design Qualitative, Quantitative and Mixed Methods Approaches* has suggested the use of Qualitative research in the following traditions: open end questions, emerging approaches, text, or image data.¹²¹ It would include testing an experimental group to gauge whether or not any noteworthy growth was made in their understanding about money management.

The experimental study group consisted of fifteen persons who are members of the Springfield Missionary Baptist Church, eight women and seven men. The study was done at the Springfield Missionary Baptist Church, Laurens, South Carolina. The study group was asked to participate in a six week assignment that centered on managing money through the step/blended family.

The group was motivated about the assignment, teaching, training, information and the enlightenment, education, change that would occur during the process. A pre/post test was given in order to calculate the results of the project. A plan was

¹²¹ John W. Creswell, *Research Design Qualitative, Quantitative and Mixed Methods Approaches*, 2nd ed. (Thousand Oaks, CA: Sage Publications, 2003), 19.

accepted for data collection during each session to establish the effectiveness of the information.

Statement of the Problem

The members of Springfield have money management problems. They typically complain that there is never enough money left over for anything after bills are paid. Not only is this the case, but many of them seem to believe that tithes are an unnecessary part of the Christian responsibility. Many blended families are living outside of their means, because they refuse to organize or prioritize their finances and do not use their financial resources intelligently.

Hypothesis

Blended families will become better managers of their resources from participating in this ministry project. Insights and tips into better money management will be taught. Blended families will be exposed, educated and enlightened through training, teaching and preaching of practical insights for checking account, budgeting, saving and reducing credit card debt. The hypothesis will be tested with the use of training sessions, sermons and sermon dialogue coupled with round table discussions and seminars.

Intervention (Description of Ministry Project)

The purpose of this six week study was to transform the way Springfield Church Family thoughts regarding money, and their use of money. Money Management through step/blended families consisted of identifying the way members of the group think about God, self and their resources. The intervention consisted of six major activities: (1) Pre-test of the primary understanding of God and money; (2) Vision guide. Each week

begins with a page for them to record notes as they listening in bible study; (3) Message guide. A Message guide was provided for them to take notes on the sermon that was preached on money management; (4) Group discussion guide. A group discussion guide was provided to guide them in group session; (5) Daily study guide. A daily study guide included a five readings each week that provided questions guiding them to examine their approach to money management; (6) Post-test of the primary understanding of God and money at the end of the study project.

The resolution to the problem is to teach, train, and educate blended families how to prioritize and organize their finances and communicate with one another in the home. The project consisted of six weeks of training, teaching and preaching about money management. Managing money through blended families was based on the models presented in chapter three. A series of six sermons was preached under the theme Financial Peace, a book by Dave Ramsey that was delivered weekly coupled with bible study lessons taught from the book *Making Change: Transforming Your Money and Your Life* by Ken Hemphill. Not only that; but there was two additional training sessions on debit free living.

Session one began with training and teaching on making change and making change is not just about managing money. Making change transforming how money is used is about life change. Making change is about managing life for the greatest impact in God's kingdom. They were taught about change and why change is important.

Session two began with the Bible as the Word of God and what God had to say about money. The Bible testifies that God is the owner of everything and that we are managers/stewards of His resources. Managing money is not just about money, but it is

about seeing ourselves as stewards/managers of what He has entrusted into our hands.

We must change the way we view money and possessions; Ownership verses

Stewardship.

Third teaching session was centered on seeing God as the source of all we have, realizing that God is the owner and we are the managers, understanding that we are accountable to God not just for the tithe, but for all we have. Life changing teaching that cause one to adjust budgets in small ways.

The fourth and fifth teaching session focused on earning and spending. How much do you earn? Do you have a checking account? How do you pay your bills? Do you pay your bills by money orders or checks? Do you cash your check at a check cashing places? Do you have a budget? How much do spend? Do you have anything left over to save? How do you track your spending? The heart of the lesson was living and life style. Practical teaching on limiting life style because one can always spend or charge more than one can make.

The sixth and final teaching session was centered on “Dumping Debt”; a chapter taken from Dave Ramsey’s book entitled *Financial Peace*. How do I get out of debit? Exposing the evil of credit cards! Credit cards verses debit card. What is your view or belief system? We all discussed to help develop a new paradigm.

At the end of the first three weeks we had a seminar on how men and woman view money differently. A second seminar was held at the end of the training that focused on, how we agree on spending together without major fights and arguments.

Research Design

The study was designed to offer fundamental approaches, insights and tips into better money management. The lessons also sought to identify the weaknesses and strengths regarding money management within the blended families. It was designed to transform the power of money and lives, in particular how we use and think about money.

Measurement

Measurement of this project was established by qualitative method using data triangulation. Surveys, Bible study lessons, articles, sermons, group assessment, group discussion and written information were used to measure the effectiveness of the study.

Instrumentation

A pre-test and post-test were given to determine the common understanding of the families and the effectiveness of the study. The participants were also given questions to answer after each sermon and bible study to test their understanding of the literature.

CHAPTER V

FIELD EXPERIENCE

The experimental study group at Springfield Missionary Baptist Church consisted of fifteen persons who are members of the church, eight women and seven men. The study group's ages ranged from the early thirties to mid-sixties. The group was asked to participate in a six week study. They were given directions, instructions, and assignments relating to money management for the blended families.

Week One

During week one, a pre-test high-lighted the areas in which the project would focus. There were a series of questions involving God, oneself and financial resources derived from Ken Hemphill's model. According to Ken Hemphill, God is the owner of everything and we are managers of His resources.¹²² The first sermon of the series was presented entitled, *Putting God First* from Genesis 1:1. Several scriptural references to identifying God as creator and ruler of the earth were used. Accepting this notion, one must also acknowledge God as ruler of all things, including the financial aspects of one's life.

According to Genesis 1, "In the beginning God created the heavens and the earth." In addition, Psalms 24:1-2 establishes God's rule over all of creation, that "the

¹²² Hemphill, 5.

earth is the Lord's and all that is in it, the world, and those who live in it; for he has founded it on the seas and established it on the rivers." Hemphill adopts this notion and argues that "God is the subject of the first sentence of the Bible. 'In the beginning, God', God is also the subject of all that comes thereafter. And herein lays one of man's fundamental problems, which ultimately and inevitably leads us into rebellion, we think we are the subject of the sentence."¹²³ Week's one study sought to prove that the basic conflict in the life of humans is that they put themselves in the place of God. So often is the time when humans do not give God his rightful place. God is in charge of the world and everything that is in it.

When we read Genesis 1, we often think that God made all this for me! "In the beginning God" is the foundation for this discussion. It is all about God, because God is the subject of the first sentence. Everything belongs to God, including one's homes, cars, children and other material belongings are God's. One question was given for the study group to ponder after the message. How would your life change if you agreed with God's Word about creation?

The training session began with a lecture on understanding change and why change is important. There is nothing more difficult to undertake, more perilous to conduct, or more uncertain in its success than introducing change.¹²⁴ According to John C. Maxwell:

. . . The ultimate test of leadership: is creating positive change. Change the leader, change the organization. Everything rises and falls on leadership! However, I have found that it is not easy to change leaders. In fact, I have discovered that leaders resist change as much as followers do.

¹²³Hemphill, 10.

¹²⁴ John Maxwell, *Developing the Leader within You* (Nashville, TN: Thomas Nelson Publishers, 1993), 53.

The result? Unchanged leaders equal unchanged organizations. People do what people see.¹²⁵

The class responded to the following questions: What are your thoughts on change? How have you changed? What changes have you encountered within the last year? Are you growing? If so, how?

According to Maxwell, one must be very specific about one's change. Afterwards the completion of the above questions, students were asked to identify ways in which they have changed over the course of time. This was done to support Maxwell's principles of change. According to Maxwell, effective teaching comes only through a changed person. The more you change, the more you become an instrument of change in the lives of others. Change is a must because change equals growth. There must be growth in our lives within our families, and relationships holistically, with an emphasis on change that affects us spiritually and financially.¹²⁶

During week one the instruction sought to make a connection between one's life and one's money in order to foster change. In the past nineteen years as pastor, I have preached and taught on stewardship; yet, in the past few years, my focal point has been on money, not making a life change in the thinking process to impact the Kingdom of God.

Making change is not just about managing money, but is about managing your life for the greatest impact in God's kingdom. Simply changing the way you view your money and your possessions will begin to change your world view to align with God's kingdom purposes. Rethinking the way you allocate your resources will change your relationship with seeing God as the source of all you have, realizing that God is the owner and we are

¹²⁵ Ibid, 49.

¹²⁶ Ibid, 50-51.

the managers, understanding that you are accountable to God not just for the tithe or tenth, but for all you have.¹²⁷

The goal of this study was one of change to enable persons to become better managers of God's resources.

Week Two

The second sermon was a message entitled *Ownership or Stewardship*. The focus was on unlearning and relearning about God and His design. According to Genesis 1:1, 26-31:

In the beginning when God created the heavens and the earth. Then God said, "Let us make humankind in our image, according to our likeness; and let them have dominion over the fish of the sea, and over the birds of the air, and over the cattle, and over all the wild animals of the earth, and over every creeping thing that creeps upon the earth." So God created humankind in his image, in the image of God he created them, male and female he created them. God blessed them, and God said to them, "Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth." God said, "See I have given you every plant yielding seed that is upon the face of all the earth, and every tree with seed in its fruit; you shall eat them for food. And to every beast of the earth and to every bird of the air, and to everything that creeps on the earth, everything that has the breath of life." And it was so. God saw everything that he had made and indeed, it was very good. And there was evening and there was morning, the sixth day.¹²⁸

God is the creator and the source of everything we are and have.

Everything begins and ends with God. Everything that we have and possess belongs to God. We are managers/stewards and not owners of anything. We are managers of His resources while upon this earth. With this being said, the course focused on offering strategies for rethinking how we see ourselves as owners and not stewards. We are stewards/managers of God's resources. Two questions

¹²⁷ Hemphill, 5.

¹²⁸ Genesis 1:1, 26-31, *The New Oxford Annotated Bible with Apocrypha*.

were raised from this message for the study group to ponder: (1) Are you an owner of anything? (2) Are you a steward of anything?

Of the study group, 77% believed that they were owners and not stewards. 7% believed that they were stewards/managers of God's resources and not owners. 11% did not know if they were owners or stewards.

The Tuesday evening Bible study group was taught from the book entitled, *Making Change: Transforming Your Money and Your Life*. The vision guide was "God's Design for Managing Money." (1) The Beginning. Read Genesis 1:1, 26-31. (2) God, Our Creator. Read Romans 1:20-21 and Psalms 24:1-10 to determine if one is an Owner or Steward? Read Matthew 6:19-21, 25-34. At the end of the bible study, the goal was to discern the difference between the owner (God) and a steward/manager (us).

Week Three

The third message in the series of sermons was, "Transformational Life and Lifestyle" (Luke 19:8-10). The objective of the message was to show that when one meets Jesus, Jesus can transform lives and money management. Zacchaeus said to Jesus, "Look, I will give half of my possessions to the poor, Lord! And if I have extorted anything from anyone, I will pay back four times as much!" Again, two questions were raised for the study group to ponder. (1) What might change in your life if you let Jesus Christ transform you and your resources? (2) How can you use your money for the kingdom of God? The writer then asked the study group to let God help make changes in their lives and give Jesus Christ control of their resources. The study group agreed that allowing Jesus into their lives would make a difference.

The Tuesday evening bible study group was taught from the book *Making Change: Transforming Your Money and Your Life*. The vision guide was *The Purpose of Money*. Deuteronomy 8:11-18. Questions for dialogue were: What is the purpose of money? How does obedience relate to money? According the word of God what are the dangers of money?

Week Four

The fourth message in the series of sermons was titled, “What the Bible Offers, Tithe.” The objective of the message was to establish a foundation for the funding of ministry. How is the church to be funded and sustained in this day and time? In the book, *Faith & Money: Understanding Annual Giving in Church*, Michael Reeves and Jennifer Tyler have suggested:

The Bible offers one standard of measurement in our response: the tithe. We live in an age where the phrase fair share is valued as politically correct, but the Bible offers the tithe. Some churches have used assessments that are related to a host of variables to establish expectations, but the Bible offers the tithe. With ever-expanding ministries and programs, some churches rely on user fees to pay for some ministries but the Bible offers the tithe. Throughout the Old Testament, we find the story of God’s people establishing their own standards in conflict with God’s standards.¹²⁹

Two questions were asked for the study group to ponder after service; how many ways is the church to be funded? Is tithing relevant in this day and time? The study group agreed that tithing is the number one way to support the church. The study group also agreed that tithing is relevant to the church in this day and time.

Tuesday evening Bible study was taught again from the book entitled *Making Change: Transforming Your Money and Your Life* and *Faith & Money: Understanding*

¹²⁹ Michael Reeves and Jennifer Tyler, *Faith & Money: Understanding Annual Giving In Church* (Nashville, TN: Discipleship Resources, 2002), 17.

Annual Giving in church by Michael Reeves and Jennifer Tyler. Ken Hemphill has suggested that:

The study began with asking the study group to recall an old saying about money or a saying or advice about money that is part of your family heritage. How has your family of origin or events from your past shaped your thoughts about what you do with your money? Of every dollar you earn or receive, on average, what percentage goes to giving, spending, saving and investing? If you could change those percentages, what would be your ideal distribution?¹³⁰

The discussion began with persons sharing family secrets that have been passed down through the years. The study group was surprised to know how much they had in common when it came to family traditions. Another thing the study group learned was the influence and the impact traditions had on them in decision making about money. Over 93% of the group agreed that when it came to money matters family heritage influences their decision making. Another question was raised for the study group to ponder, is the family influence healthy or unhealthy? Within the group, 43% agreed that it was healthy, 43% agreed that it was unhealthy and 14% did not know.

Week Five

The fifth message in the series sermons was, “Lifestyles of the Rich and Famous.” The thought was taken from the book, *Financial Peace* by Dave Ramsey. According to Ramsey, “The first lesson of the lifestyles of the rich is to avoid the lifestyles of the rich when you are not rich. The best things in life, including the good ‘stuff’ come only at the expense of personal discipline.”¹³¹ Almost all persons in the United States of America know how to earn money but

¹³⁰Hemphill, 36.

¹³¹ Dave Ramsey, *Financial Peace Revisited* (New York, NY: Penguin Group, 2003), 55.

many of them do not know to spend it. The message only had one point and that was to limit your style of living. According to Ramsey, “one must figure out what their income is and then live far below that mark.”¹³² The question for the study group to ponder was can you live off of less of your income? Almost 96% of the study group said that it is impossible for them to do! Dave Ramsey said, “It is “difficult” but not impossible. It will take some time to undo some of the messes that one has gotten one selves into.”¹³³

Tuesday evening Bible study was taught again from the book entitled *Making Change: Transforming Your Money and Your Life*. The lesson began with asking the study group a question centered around, have you asked God what He wants you to do with your life and your money? The lecture began with an approach to whole-life stewardship.

According to Ken Hemphill, “Whole-life stewardship means wisely using everything God has given you time, talents, abilities and strengths not just money. And it means that you are accountable for the way you use all your time, talents, money, etc. not just the amount you give back to God.”¹³⁴

A series of question was asked for the group to discuss. Do you have a checking account? How do you pay your bills? Do you pay bills by money order or check? How do you cash your check? Do you live off of a budget? How much do you spend? Do you have anything left over to save? How do you track your spending? At the heart of the teaching lesson was living and life style. The

¹³² Ibid. 55.

¹³³ Ibid. 56.

¹³⁴ Hemphill, 36.

goal was to teach the study group to limit their living and life style because we spend or charge more than we make.

Week Six

The sixth and final message in the series of sermons was titled, “Dumping Debt.” Dave Ramsey has suggested that, your view or belief system is called your paradigm.¹³⁵ It is through your paradigm that transformation takes place. Also, Nicholas Cooper-Lewter & Henry H. Mitchell have suggested that “Everybody has a belief system out of which all value judgments flow. Unuttered or expressed an assumption inescapably and influences all unthinking response.”¹³⁶ According to Ramsey the scariest thing about your paradigm is that it is based on your past and your feeling.¹³⁷ The object of the message was to get the study group to become debt free. The question raised to the study group was to consider was how much money is enough? If you had no debt, how much money could you save every month? Out of those responding, 100% of them agreed that they would like to be debt free. It was amazing to find 86% did not know how much money is enough, and 8% felt you had enough when you do not have to balance a check book. Out of those responding to the second question 90% of them did not know how much money they would save because they believe it is impossible to do.

The Bible study was a taught on exposing the evil of credit cards. The credit cards versus the debit card. What is your view or belief system about

¹³⁵ Ramsey, 67.

¹³⁶ Nicholas Cooper-Lewter & Henry Mitchell, *Soul Theology the Heart of American Black Culture* (Nashville, TN: Abingdon Press, 1991), 1.

¹³⁷ Ramsey, 67.

money? How does one develop a new paradigm for oneself? Several ways to bring about change in our life and lifestyle were examined. The attitude of the study group was very positive and they felt enlightened, encouraged and empowered to do better in money management.

At the end of the first three weeks we had a seminar on how men and women view money differently. A second seminar was held at the end of the training session to see how men and women could agree on spending money together without arguing.

Finally, a post-test was given to determine their attitude and knowledge concerning money management through blended families. It was the same test that was given in the beginning of the project. The analysis showed that after the preaching, teaching and seminars, there was a 6.4% increase in the knowledge they grasped of money management.

CHAPTER VI

REFLECTION, SUMMARY, AND CONCLUSION

Reflecting on this unique experience of preaching and teaching a study group on Managing Money through blended families; unquestionable indicates that this six week assignment was not enough time to see a complete transformation. The disseminating of information for transformation of managing money and life was only the beginning of a process of changing the use of money and thinking about money. The study group was given pertinent information about managing money through step/blended families that touched the consciousness of the study group. The sessions sparked a slight change in how they viewed money, spending, credit cards, debt and saving. It also showed how different men and women view money and money management. On the other hand, the writer recognized and realized that only time and more training would bring about effective change and growth.

Challenges were expected in the beginning of this project, but rewards and enlightening experiences soon followed with this study group. Through the research and reading of different perspectives individual short comings and pitfalls regarding money management were identified even in the conductor of the research. There are so many things to unlearn about money management in order to relearn better habits. Growth is a major result of this study.

A key element about the project with blended families is to understand that blended families have a place in the church and in the kingdom of God. Over the years blended families have been made to feel or think that there is no place for them in the will of God because of a second marriage or a child out of wed lock. God is with the blended families. God always bestows his grace upon the blended families. God always intervenes on behalf of the blended families. God has always ministered to the blended families.

Another area of growth for the conductor of the research was in the area of making changes. Making changes is about transforming your whole life not just your money. When one refuses to change then there is no room for growth.

The model developed was insightful and informative for the researcher to look at his own paradigm. While looking at what God had to say about money it was beneficial to study the scriptures and experts in the area of money management.

A third area of growth was learning the study group as well as the church was open and receptive to information, training, teaching and instructions in the area of money management. The study group was excited and happy about the time we spent together and they were a key part in helping to shape my attitude toward the project's completion. Excitement gleamed from preaching and teaching bible study weekly.

Finally, reflections on the project have been a rich and rewarding experience around the area of managing money through blended families. The experience only helps one become a better money manager, leader and pastor of the church. This model of information can be used to encourage, educate, empower and enlighten people about managing money through blended families within the church.

Summary and Conclusion

It will take time to bring about better money management skills within the context of this study. Although there was a slight change in the lives of the study group, it was not enough to bring about total transformation.

Over the course of the project there was great opportunity to learn with the study group. As the pastor/teacher of the study group the issues of managing money through blended families was challenging at times. During the Doctor of Ministry program, other models were explored, developed and discovered to help educate all involved in the study. Through the intensive peer session and sharing with colleagues new hopes were gained

A greater sense of wholeness, completeness, purpose and meaning was gained as ministry to the blended families was conducted. A larger foundation to do ministry was developed. Lives have been changed through the preaching and teaching of God's word from this model. With the help of a God who always bestows His grace upon the blended families, there is healing and hope for the future. God intervenes on our behalf to bring us closer to Him. God is still calling for a more in-depth model for doing ministry with blended family.

The church's plight is much like the plight of the pastor/the researcher in experiencing divorce and being the father of one son. One day it is hoped the writer will join the ranks of the blended families whom God will bestow His grace upon.

APPENDIX

SERMONS, BIBLE STUDY AND STUDY QUESTIONS

PRE – TEST QUESTION
MANANAGING MONEY THROUGH BLENDED FAMILIES

Please use the following grading scale to answer the following questions:

STRONGLY AGREE	SOMEWHAT AGREE	STRONGLY DISAGREE	DO NOT KNOW
5	4	3	0

(1) I believe that God has a design for managing money. _____

(2) I believe that I am an owner of possessions. _____

(3) I believe that I am a steward of possessions. _____

(4) I believe that I can become a better manager of money. _____

(5) I believe that I can become debt free. _____

The following statements should be answered by true or false:

(1) I have a budget.	True	False
(2) I track spending.	True	False
(3) I charge the majority of my purchases to my credit card.	True	False
(4) I purchase with cash only.	True	False
(5) I keep a record of my spending weekly.	True	False
(6) I keep a record of my spending bi-weekly.	True	False
(7) I keep a record of my spending monthly.	True	False

How do you keep a record of your expenditures? (Check all that apply.)

Check register _____

On line bank spread sheet _____

Ledger _____

Personal Journal _____

Nothing _____

Have you and your spouse ever argued over financial matters? Yes or No

Do you frequently receive past due notices? Yes or No

Have you ever borrowed money from parents, friends or relatives and failed to repay the money back according to the agreed terms? Yes or No

NOTES FROM THE MESSAGE

Consequently, faith comes from hearing the message, and the message is heard through the word of Christ.

Text _____

Topic _____

How can I apply these words to my life?

WEEK ONE

Genesis 1:1-2

Sermon Topic: Putting God First

In the book entitled *Making Change: Transforming Your Money and Your Life*, by Ken Hemphill who has propose for this preaching moment that “God is the subject of the very first sentence of the Bible”.¹³⁸ According to the text is will testify and teach us today that “In the beginning when God (not man) created the heavens and the earth, the earth was a formless void and darkness covered the face of the deep, while a wind from God swept over the face of the waters. Then God said, let there be light; and there was light. My brother and sisters God is the center, heart, focus and the subject of all that comes thereafter, God. It is all about God and God alone. When God began to create the world out of chaos or nothingness, nobody said a word. Nobody was there; I mean humans were not present then. Nobody stood to object or speak out and say, well I think. When God began assigning a preeminent place to human beings, nobody said a word. The challenge of the Christian church is for us not to see, think, believe, act or feel that we are the subject of the very first sentence in the bible. Understand something we are present within creation but we did not create anything or anybody. The bible does not read “In the beginning Humans created the heavens and the earth”. No that is not what the scripture reads; in fact let me re-read it again for those who do not have a bible with you today. In the beginning when God (not man but God) created the heavens and the earth. God “*elohiym*.” The trouble with the church is that we have taken the place of God in our own mind and heart. We have taken the place of Him (God) who has created

¹³⁸ Hemphill, 10.

us. According to Ken Hemphill humans think that they are the subject of the sentence. And because we feel, think, believe and act like we are the subject of the sentence, (humans) it ultimately leads one to rebellion against God. In the beginning God not man but God.

Rebellion means to be in direct defiance of the Word of God. Rebellion means to oppose a higher authority. Humans have the tendency and the proclivity to rebellion against the very Word, will, ways and the works of God. Humans like to put themselves before God.

We like to put ourselves first and foremost. According to Hemphill, it became a basic conflict within life. Human beings like to put themselves above or in the place of God. We refuse to give God his rightful place. Remember it is his world, and not ours. It is not your thing and you cannot do what you want to do.

God is in charge of the world and everything that is in it. God made us and the world. Psalms 24:1-2, “the Earth is the Lord’s all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it one the rivers.”

Not only that but Psalms 100:3 reads “Know that the Lord is God, it is he that made us, and we are his, we are his people, and the sheep of his pasture.” We have to learn how to put God first. The church must give God his rightful place in our lives. God is in charge of everything. We sometime like to think that we are large and in charge but were not.

A little girl and her teacher worked together on an art project. The other students went out sided to play but the little girl decided to stay in and work on her project about the family. Her family was a very large family. It was five other children besides her;

she then added her grandparents and pets. The little girl asked herself a question, who is my favorite person in the entire family? The teacher over heard her asking herself a question. So the teacher thought to herself that the little girl would say her mother, father, or grandparents but to no avail. The teacher kept on guessing but she got it all wrong. After some time of guessing wrong the teacher gave up and then asked the little girl, well who is your favorite person, a pause and a yell “it is me.” Therefore when we read Genesis 1, we often think God made all of this for me! When we should be thinking and thank him (God) for making this! Not only did he make it but it all belongs to Him (God). As believers we are to be good stewards/managers of what he has entrusted into our hands. It is His creation and we are his children created in his image and likeness. It is all about God in the beginning and not about us. From the beginning it is all about God. The psalmist is right again in psalm 50:10-11 that reads, “For every wild animal of the forest is mine, the cattle on a thousand hills. I know all the birds of the air, and all that moves in the field is mine.” Let me tell you again, it all belongs to God. Your house, car, money, spouse, children or whatever it is. It all belongs to God.

And when we are old enough to acknowledge and accept God only begotten son (Jesus Christ) as our personal savior then we are old enough to put away childish things and understand that the world does not revolve around us but God.

Who woke you up this, nobody but God? Who put clothes on your back, nobody but God? Who put food on your table, nobody but God? Who watched over you all last night while you slumber and slept in the very image of death, nobody but God?

Question for discussion: How would your life change if you agreed with God's word about the truth of creation? Read Psalm 95:3-6

BIBLE STUDY

Making Change: Transforming Your Money and Your Life,

by

Ken Hemphill

The training session began with a lecture on understanding change and why change is important. There is nothing more difficult to undertake, more perilous to conduct, or more uncertain in its success than introducing change.¹³⁹ According to John C. Maxwell who states:

That the ultimate test of leadership: is creating positive change. Change the leader, change the organization. Everything rises and falls on leadership! However, I have found that it is not easy to change leaders. In fact, I have discovered that leaders resist change as much as followers do. The result? Unchanged leaders equal unchanged organizations. People do what people see.¹⁴⁰

The writer then asked the class to write down somewhere in the guide, when you think about change what comes to mind? How have you change? How have you change lately, within the last week, within the last month, or within the last year? Are you growing? If so how? According to the John Maxwell one must be very specific about their change.¹⁴¹ Then the writer asked the class to name some ways in which they have change. According to John Maxwell, effective teaching comes only through a changed person. The more you change, the more you become an instrument of change in the lives of others.¹⁴² Change is

¹³⁹ John Maxwell, *Developing The Leader Within You* (Nashville, TN: Thomas Nelson Publishers, 1993), 53

¹⁴⁰ Maxwell, 49.

¹⁴¹ Maxwell, 50.

¹⁴² Maxwell, 50-51.

a must because change equals growth. There must be growth in our lives, families and relationships holistically both spiritually and financial.

A connection between your life and your money is about change. In the past years as I preached and taught on stewardship my focal point was on money and money only.

According to Ken Hemphill who states that making change is not just about managing money but it is about managing your life for the greatest impact in God's kingdom.

Simply changing the way you view your money and your possessions will begin to change your world view to align with God's kingdom purposes. Rethinking the way you allocate your resources will change your relationship with God-seeing God as the source of all you have, realizing that God is the owner and we are the managers, understanding that you are accountable to God not just for the tithe or tenth but for all you have.¹⁴³

We then view the goal of this study which is to help one change and become better managers of God's resource.

¹⁴³Hemphill, 5.

NOTES FROM THE MESSAGE

Consequently, faith comes from hearing the message, and the message is heard through the word of Christ.

Text _____

Topic _____

How can I apply these words to my life?

WEEK TWO

Genesis 1:1, 26-31.

Sermon Topic: Ownership or Stewardship

Let me begin today my brothers and sisters by saying that God is the creator and the source of everything we are and have. Everything begins and ends with God.

Everything that we have and possess belongs to God. The truth of the matter is we are managers/stewards of what has been entrusted into our hands for just a little while. Life upon this earth as we know it is not promised beyond today.

According to the reading of the text let me read it again. Then God said, “Let the earth bring forth living creatures of every kind: cattle and creeping things and wild animals of the earth of every kind.” And it was so. “God made the wild animals of the earth of every kind, and the cattle of every kind, and everything that creeps upon the ground of every kind. And God saw that it was good (Genesis 1:24).”

God told Adam and Eve that everything He had created was theirs to care for, rule, manage, and subdue. God spoke that to them. In other words be responsible for what I am entrusting into your hands.

God owns everything, God owns it all. The goods are His (God) to do with as He wills. Very few Christians would argue with the principle that God owns it all, and yet if we follow this principle to its natural conclusion.

We must understand that God has the right to do whatever He wants, whenever He wants, however He wants and whenever He wants. On the other hand we must understand that we (you and I) only have responsibilities. Nothing is ours, but it is his entirely (God). The

owner has rights, and the steward is the one who has responsibilities. God is the owner. A steward is one who has been entrusted with something of another.

It is like a father who allows his oldest daughter to drive his car. The father was willing to allow his daughter to use the car to go out with her friends. According to the father there was never a question at any time for any reason that he the father could not take back the car. According to the father his daughter only had responsibilities, while the father maintained the rights (Ownership). My brothers and sisters in the very same way everything you and I have or possess comes from God. God has the rights and all of it will come back to him. Truth of the matter is we possess a lot but own nothing.

Not only that, but God owns all of this another suggestion: our giving or tithing is a spiritual decision, but every spending decision is a spiritual decision. There is nothing more serious than buying a home, taking a vacation, food, clothes or paying off debt and so on. These things are all uses of God's resources. God owns all that we have. God says in Deuteronomy 8:17-18; Do not say to yourself, "My power and the might of my own hand have gotten me this wealth." But remember the Lord your God, for it is he who gives you power to get wealth, so that he may confirm his covenant that he swore to your ancestors, as he doing today. It is God who has blessed us to have what we have. God power has given us what we have and not ours.

No matter what I am still responsible to the owner. We are responsible to God. You and I possess much, but we own nothing because God owns it all. Every spending decision is a spiritual decision.

I tell you what I want you to do when you go home today. Walk around your property and your living quarters to get a feel for the reality of this principle. Not only

that but walk outside and just look at the dirt and reflect on how long the dirt has been there. Reflect on how long it will continue to be there, long after we are gone. Then ask yourself a question do you really own anything? Fact of the matter is we may possess it for a while but that is all. Everything we have belongs to God. We are just stewards. In the book entitled Master Your Money by Ron Blue, a step by step plan for gaining and enjoying financial freedom has suggested that God Owns it all.

We have worked for the little that we have.

God is the creator and the source of everything we are and have. Everything begins and ends with God. Everything that we have and possess belongs to God. We are managers/stewards and not owners of anything. We are managers of His resources while upon this earth. Rethinking how we see ourselves as owners and not stewards.

BIBLE STUDY

Making Change: Transforming Your Money and Your Life by Ken Hemphill

God's Design for Managing Money

Tuesday evening Bible study open up with a series of question centered on God's design for money management.

- (1) Name something you regularly use today that you did not have when you were growing up.
- (2) How did you change to begin using this item?
- (3) How has having this item changed you?
- (4) What do you think making change means?

1. **The Beginning.** Read Genesis 1:1, 26-31.

What did God tell Adam and Eve to do with His creation?

God spoke: "Let us make human beings in our image, make them reflecting our nature so they can be responsible for the fish in the sea, the birds in the air, the cattle, and, yes, earth itself, and every animal that moves on the face on Earth." God created human beings he created them godlike, reflecting God's nature. He created them male and female. God blessed them: "Prosper! Reproduce! Fill Earth! Take Charge! Be responsible for fish in the sea and birds in the air, for every living thing that moves on the face of Earth.

Genesis 1:26-28, The Message

What do you think these verses mean in the Christian church today?

2. **God, Our Creator.** Read Romans 1:20-21.

God, our Creator, is the source of everything we are and have.

Ever since the creation of his world his eternal power and divine nature, invisible though they are, have been understood and seen through the things he has made. So they are without excuse; for though they knew God, they did not honor him as God or give thanks to him, but they became futile in their thinking, and their senseless minds were darkened.

3. **Owner or Steward?** Read Matthew 6:19-21, 25-34.

Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. Therefore I tell you, do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear. Is not your life more than food and the body more than clothing? Look at the birds of the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not more valuable than they? And can any of you by worrying add a single hour to your span of life? And why do you worry about clothing? Consider the lilies of the field, how they grow; they neither toil nor spin, yet I tell you, even Solomon in all his glory was not clothed like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you, you of little faith? Therefore do not worry, saying what we will eat? Or what we will drink? Or what we will wear? For it is the Gentiles who strive for all these things; and indeed your heavenly father knows that you have need of all these things. But strive first for the kingdom of God and his righteousness and all these things will be given to you as well. So do not worry about tomorrow, for tomorrow will bring worries of its own. Today's trouble is enough for today.

Jesus said we should not _____ about what we will eat or wear. How does thinking of God as owner and yourself as His steward affect your thinking about material goods and your responsibility?

What new insights have you gained about God's design for managing money?

At the end of the bible study the goal was to discern the difference between the owner (God) and a steward/manager (us).

NOTES FROM THE MESSAGE

Consequently, faith comes from hearing the message, and the message is heard through the word of Christ.

Text _____

Topic _____

How can I apply these words to my life?

WEEK THREE

Luke 19:8-10

Sermon Topic: Transformational Life and Lifestyle

In the book, *Making Change: Transforming your Money and Your Life*, Ken Hemphill has suggested that our creation, our redemption and our stewardship are inextricably bound together. Salvation, for Hemphill, is not just a matter of saving one's soul; it is about person as a whole. Our time, talent, gifts, opportunities and monies are a part of our stewardship responsibilities. We are obligated to God for our gifts. When we come into contact with our creator through the Christ, the Messiah, Jesus Christ and he alone will make a difference in our life.

According to Luke's account he gives several different readings on men and money. But I want to parallel two stories in particular today for this preachment. The first is the rich young ruler, in like 18:18-24:

A certain ruler asked him, "Good Teacher, what must I do to inherit eternal life?" Jesus said to him, why do you call me good? No one is good but God alone. You know the commandments: you shall not commit adultery; you shall not murder; you shall not steal; you shall not bear false witness; Honor your father and mother. He replied "I have kept all these since my youth." When Jesus heard this, he said to him, "there is still one thing lacking. Sell all that you own and distribute the money's to the poor and you will have treasure in heaven; then come, follow me." But when he heard this, he became sad; for he was very rich.

The rich young ruler told Jesus that he had kept all of his commandments from the days of his youth. Teacher, the ruler responded, "(Bonoeff 1960) I have done what the law requires of me to do from my child hood until now. What is left for me to do to inherit eternal life? Jesus response first of all why do you call me good there is none good but

God. The rich young ruler told Jesus that he had obeyed or kept the commandments from his youth. When Jesus heard this, he said to him, “There is still one thing lacking. Sell all that you own and distribute the money and you will have treasure in heaven. Then come and follow me.” But the record reads that the young man was sad because he was very rich.

In the book entitled, *The Cost of Discipleship*, Dietrich Bonhoeffer has suggested that “when Jesus calls a man he bids him to come and die.”¹⁴⁴ The call to follow Jesus will cost you something. The rich young ruler departed from the presence of Jesus without departing away from his possessions. His possessions meant more to him than the promise of treasure in heaven. Even though he made contact with Christ, even though he had a conversation with Christ, he was not willing to change or depart from his possessions.

On the other hand, Luke gives another account of a rich man who had a different response to the call of Christ. The text gives us his name and his occupation Zacchaeus. He was the chief tax collector and the Bible says that Zacchaeus was also rich. According to the teaching of the text Zacchaeus had a different response to the call of Christ. Notice if you will that the context of the text shares with us that Zacchaeus wanted to see Jesus for himself. He was a short man in stature and he collected taxes for a living. This day the crowd was heavy so Zacchaeus ran before or ahead of the crowd. Not only did he run ahead of the crowd but he climbed a sycamore tree to see Jesus for himself because he (Jesus) was to pass that way.

¹⁴⁴ Dietrich Bonhoeffer, *The*

The Bible says that when Jesus came to that place he looked and saw Zacchaeus and said Zacchaeus hurry and come down; for I must stay at your house today. Today is a day that I must abide at your house. This encounter, this meeting with Jesus change Zacchaeus' life.

My brother and sister Zacchaeus welcomed Jesus into his home and into his heart. Zacchaeus' response was different from that of the rich young ruler. Zacchaeus' reaction of reception of Jesus made a change in his life. Not only meeting but getting to know Jesus helped to transform his life and his money. Listen to what Zacchaeus said, "Lord, look Lord! Here and now I give half of my possessions to the poor. Lord if I have cheated anybody out of anything, I will pay back four times the amount." What a transformation, change, conversion, makeover to say if I have mistreated anybody. I want to make it right. Jesus said today salvation has come to this house. What might change in your life if you let God transform your money management? How can you use your resource for kingdom purposes?

BIBLE STUDY

Psalm 24:1-2; The earth is the Lord's, and the fullness thereof; the world and they that dwell therein. For he (God) hath founded it upon the seas, and established it upon the floods.

One of the greatest challenges facing the Christian Church in the twenty-first century is that of understanding. So often is the time with in the church the people just do not understand. The Book of Proverbs talks about in all the getting get an understanding. Understanding means to grasp, grip, and know. Proverbs 4:7b reads “and with all thy getting get understanding.” The church must understand that those things that we have or possess are not ours. We are only stewards for a short time. A steward is one who is a keeper or manager of that which belongs to another. (God) (It all belongs to God and not you). In our case it is God. We have been entrusted with management and responsibility of something that not ours.

A Christian Steward is one who realizes that God has a prior claim to all we have and are. As Christians we live, move and have our being in God. It is God who gives us what we have for short time. You and I do not own anything. So then the question becomes who owns what I have? What I have worked all my life for?

Who owns what? Everything belongs to God. The entire Christian Doctrines hinges on the belief that God owns everything and that we are stewards of what has been entrusted to our care. Through out the Bible God teaches that He Owns and We Possess. In the beginning God not man but God created the heavens and the earth. We had nothing to do with creation. In fact, God created us in his image and likeness (Genesis 1:26-27).

Therefore, we are stewards of that which God owns. God is the owner and we are the stewards, keepers and managers. The earth is the Lords. Notice it did not say that the earth is yours.

God said at least five different times to Adam and Eve in the Garden of Eden what he expected of them.

- (1) Human is to have dominion.
- (2) Human is to replenish the earth
- (3) Human is to subdue the earth
- (4) Human is to dress the earth
- (5) Human is to keep the earth

Nowhere is it stated that human is to own. God has not transferred ownership of His creation to us. Further illustration in scripture can be found in the following passages.

Psalms 24:1

Psalms 50:10-11

Haggai 2:8

John 1:3

We belong to God as well. Yes, you and I belong to Him.

1 Corinthians 6:19-20

Galatians 3:13

1 Peter 1:18-19

My brothers and sisters the bible settles this issue of ownership. The book is clear that God is the owner. WE ARE STEWARDS. God has never given you and me a deed to anything. 1 Timothy 6:7 reads "For we brought nothing into this world, and it is

certain we can carry nothing out.” Job chapter 1:21 reads “Naked came I out of my mother’s womb, and naked shall I return thither: the Lord gave and the Lord hath taken away; blessed be the name of the Lord.

A story is told about a filthy rich man. This man was so Rich. People were in awe of him. One day he heard his pastor preaching and teaching the word of God. His pastor said that everything we have is a gift from God. The rich man thought about what he heard. Everything we have is a gift from God. *It bothered him.* Everything we have is a gift from God. You mean to tell me all I own, all I have worked for, is not really mine? The pastor replied ask me again in another hundred years.

When I was a child I remember growing up in the Saint Paul Baptist Church hearing the choir singing a song entitled: “Put Your Time In, Payday Is Coming After While.” When it comes to stewardship we need to realize that settlement day is coming

Put your time in, because one of these old days when my time shall be no more. One of these old days when I prayed my last prayer, preached my last sermon, went to the hospital for the last time, counseled the members for the last time, fellowshiped for the last time. Payday, yeah Payday is coming after while.

NOTES FROM THE MESSAGE

Consequently, faith comes from hearing the message, and the message is heard through the word of Christ.

Text _____

Topic _____

How can I apply these words to my life?

WEEK FOUR

Leviticus 27:29

Sermon Topic: What the Bible Offers, Tithe

According to Leviticus 27:29, “A tithe of everything from the land whether from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.” Tithing is mentioned throughout the Old Testament teaching. What is tithing? Tithing is giving 10% of your earnings back to God in support of the ministry of the church. Out of every dollar we earn as Christians we are to be obedient to the word of God to bring our tithe and offerings to the store house. Tithing is first mentioned in Genesis 14:20 when Abram gave a tenth of everything. The challenge for most people is that today they do not think tithing is relevant. They feel that tithing is not a relevant standard for today’s church. I beg to differ because if we are practitioners of the Christian faith then we believe the very word of God. We ought to be tithers in the house of God. Tithing is an act of worship and obedience to the requirements of God’s word.

(1) The tithe belongs to God.

(2) The tithe is Holy.

(3) A tenth of everything is to be brought to God.

(4) Let us look at our tithing chart. (A tithing chart was given out.)

(5) Let us look at Leviticus 27:29, “A tithe of everything from the land whether from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.”

It is no secret that we are living in some tough times. Times are hard and things are tight. In the midst of tough times how is the church supposed to thrive and survive? How is the church to be funded and sustained in this day and time? If we do not bring our tithes then the church will not survive. In the book entitled, *Faith & Money: Understanding Annual Giving in Church*, Michael Reeves and Jennifer Tyler have suggested:

The Bible offers one standard of measurement in our response: the tithe. We live in an age where the phrase fair share is valued as politically correct, but the Bible offers the tithe. Some churches have used assessments that are related to a host of variables to establish expectations, but the bible offers the tithe. With ever-expanding ministries and programs, some churches rely on user fees to pay for some ministries but the Bible offers the tithe. Throughout the Old Testament, we find the story of God's people establishing their own standards in conflict with God's standards. The Bible offers the tithe.

Tithing is a response from a growing awareness of God in our lives. It is fundamentally an act of stewardship. Why is it, that we are constantly looking for the latest gimmicks in order to raise money for ministry and mission of the church? The Bible offers the tithe.¹⁴⁵

A story is told that a church ordered some special offering plates. For sale: Hallelujah offering plates. If you put in \$20, it plays the "Hallelujah Chorus." If you put in \$5, it rings a bell. If you do not put in anything, it takes your picture. The Bible offers the tithe.

Giving Is A Part of Worship... Giving Is A Responsibility...

Giving Produces Results...

Leviticus 27:30 (KJV)

And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD.

Deuteronomy 14:22 (KJV)

¹⁴⁵ Michael Reaves and Jennifer Tyler, *Faith & Money: Understanding Annual Giving in Church* (Nashville, TN: Discipleship Resources), 16.

Thou shalt truly tithe all the increase of thy seed that the field bringeth forth year by year.

Malachi 3:10 (KJV)

Will a man rob God? Yet ye have robbed me. But ye say, wherein have we robbed thee? In tithes and offerings. 9 Ye are cursed with a curse: for ye have robbed me, even this whole nation. 10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

Luke 6:38 (KJV)

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

2 Corinthians 9:6-7 (KJV)

6 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. **7** Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver

Galatians 6:7-9 (KJV)

7 Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. **8** For he that soweth to his flesh shall of the flesh reap corruption; but he that

soweth to the Spirit shall of the Spirit reap life everlasting. 9 And let us not be weary in well doing: for in due season we shall reap, if we faint not.

If I Gross Every Week	My Weekly Tithe Is ...
\$20.00	\$2.00
\$50.00	\$5.00
\$100.00	\$10.00
\$150.00	\$15.00
\$200.00	\$20.00
\$500.00	\$50.00
If I Gross Every 2 Weeks	My Tithe Every 2 Weeks Is...
\$500.00	\$50.00
\$750.00	\$75.00
\$800.00	\$800.00
\$900.00	\$90.00
\$1,000.00	\$100.00
If I Gross Once A Month	My Monthly Tithe Is ...
\$1,000.00	\$100.00
\$1,500.00	\$150.00
\$2,000.00	\$200.00
\$2,500.00	\$250.00

Bible Study
Faith & Money: Understanding Annual Giving in Church
by
Michael Reeves and Jennifer Tyler

FAITH & MONEY

The challenge with the tithe is whether tithing is a relevant standard for today. Some people have little problem with the tithe. Others struggle with finding tithing relevant to their ministries and life. Research shows that generally the larger the adjusted gross income, the smaller the percentage of charitable contribution. In other words, when we have more, we tend to give less of it.

A Theology of Stewardship

The question of establishing a starting point for an adequate theology of stewardship is presented from the perspective of revelatory theology. God continues to make relevant revelation as we grow in our faith and spiritual maturity closer to God. Theological Principles to consider as a starting point.

God is the source and giving is rooted in God. When working out a theology of stewardship, practical thinking might lead us to consider affluent individuals as the real source of funding for ministry. Professional consultants, right software or technology and methodology are just a few ways people consider helpful in raising money. All these variant issues can have some relevance in how we consider money, but the recognition that God created and owns everything is the appropriate starting point for understanding a theology of stewardship.

The Bible offers one standard of measurement in our response: the tithe. In this day in time which we live the phrase fair share is valued as politically correct, but the

Bible offers the tithe. Some churches have used assessments that are related to a host of variables to establish expectations, but the bible offers the tithe. Throughout the Old Testament, we find the story of God's people establishing their own standards in conflict with God's standards. Our nature has not changed much in this regard.

Giving is indispensable to Christian discipleship. We express our priorities, values and love by our giving. Giving also connects people with mission. The prevalent belief for many years had been that as church members mature in their faith, they will somehow begin to understand and value giving as an expression of that faith. However the evidence does not validate this view. A more accurate view is that giving is a part of the process that helps people mature in their expression of faith.

“Ministry should be funded, but claiming to rights to funding does not mature believers or reflect Christian theology.”¹⁴⁶ The spirit of entitlement is ultimately and expression of self-righteousness. A stronger theological position is to be thankful for funding as God's provision and to thank those who give.

A theology of stewardship should include an expectation of necessary funding of needs. The thought that God will provide for our needs is basic to our belief system. The implication is that we should avoid negative communication, such as “poor” talk, including whining, negative attitudes and petty jealousy. Celebrate the positive, the encouraging and the praiseworthy.

The focus of our conversations about giving should be on a person's need to give as a part of personal spiritual growth and discipleship, rather than on the reality of affluence or poverty. Too often we want those church members, who have a large

¹⁴⁶ Ibid., 18

measure of financial wealth to be the financial leaders, but the issue ought to focus on their spiritual maturity expressed by their giving in their community of faith, it is common to find people of modest resources included in the top levels of giving.

We should embrace and share the greatness of the vision of the church with passion and excitement. Unfortunately we have often approached stewardship by discussing issues surrounding financial need.

Giving includes more than the product of our labor for it is not just a pocketbook decision. Giving is a volitional decision of the heart and an expression of gratitude and love for God.

These are simply starting points of consideration for a theology of stewardship.

Week Five

Proverbs 21:20

Sermon Topic: Lifestyle of the Rich

“Precious treasure remains in the house of the wise but the fool devours it.”

In chapter seven of Dave Ramsey book entitled *Financial Peace* he quotes David Thoreau who once observed, “Almost any man knows how to earn money, but not one in a million knows how to spend it.” What a mind blowing heart penetrating statement that caused the hair on my back to stand. Almost any man or women knows how to earn, make, receive and gross money, but not one (man or women) in a million know how to spend it. Because earning money is one thing but learning how to budget it is something totally different. Just because one earns a great deal does not mean he or she knows what to do with it when they get it. Earning verse spending, spending verses earning! Earning what you work for and sometimes work hard for even if you have to work one or two jobs just to make. Spending, spending all you earn or have and even sometime spending it (money) before you have it in your hand. What a paradox for this particular preachment. Earning verse spending or spending verses earning. Trying to learn how to live off of less and still live life with contentment.

When it comes to money according to Dave Ramsey monies are (1) active, it is always moving. Time, interest rates, cash flow, inflation is ever flowing. Not only that but money is (2) amoral or money has no morals. It is neither good nor bad. But the bible says that the love of money is the root of all evil. Not money itself but the love of money is the root of all evil. Perhaps that with the bible states the “No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.” (Matthew 6:24) When you

love money more than you love God then you have a problem. When you love material stuff more than you love God you will have a problem. How much do you earn? How much do you spend? How much do you save? How much is enough?

Money everybody talks about but few know what to do with when they get it. Understand something my brothers and sisters money is to be used but not abused. Most of us will do any and everything to earn money from working one to working two or three jobs. Truth of the matter is so many of us know how to earn money because the Bible says in Deuteronomy 8:18 for it is he (God) that gives thee power to get wealth. God gives us what we need to earn and make a decent living upon this earth. But what we earn and make we some time must learn how to live off of less and save more. In other words we must become better managers of God's resources. In order to become better stewards/managers of what we have we must not spend it before we get it. We must not spend it all when we get it. In order to become better stewards/manager of our resources we must stop trying to keep up with the Joneses. So many people are in a fix because they try to keep up with other people. Always worrying about what others have verse what you do not have. Stop trying to keep up with the Joneses.

The only lesson you and I need to learn is to avoid, keep away from, stay away from, shun, evade, and stay clear of the lifestyles of the rich if we are not rich. Let me say that again because somebody did not hear me today. First lesson you and I need to learn is to avoid, keep away from, stay away from, shun, evade and stay clear of the lifestyle of the rich when you are not rich. If you are not rich then do not try to act like you are rich. This cost this much and that cost that much.

You do not need to drive a thirty-five thousand dollar car living in the projects and paying a six hundred dollar per month car note, while paying twenty-two dollars a month rent. You are living above your means. You and I can not buy everything we see and try to prove to others that we have it like that. You can not buy a new outfit every week and never save for a rainy day. A key to living off less or limiting our lifestyle of living is to sit down and figure out the actual amount of money that is coming into the house hold first and then seek to live off of less. Whatever is coming into your household is nobody's business but yours. Why are you trying to prove to somebody that you can get whatever they get and then get yourself into a mess? If you are not careful you will find yourself in a financial crisis. You will find yourself so deep in debt. Learn how to say no to yourself and your selfish desires. Learn how to say yes to less and live off of less, limit your spending.

Proverbs 16:18 reads:

“Pride goes before destruction and a haughty spirit before a fall. It is better to be of a lowly spirit among the poor than to divide the spoil with the proud. Those who are attentive to a matter will prosper, and happy are those who trust in the Lord.”

Learn how to live off of less. Take a good look at what you have coming into your house hold. I already know what you are saying that is impossible. With God all things are possible to him or her that believes first and foremost. If you believe that you can live off less then you can live off less. You and I must first believe in God and ourselves. I did not say that it would not be challenging or difficult but you and I can do all things through Christ Jesus who gives us the strength. God is a present help. If you ask God to help you God will do it. Yes God will.

Ask God to help you:

- (1) Set up a budget
- (2) Do not overspread.
- (3) Stick with the budget.
- (4) Buy the basics. You will be able to afford the best later.
- (5) Save, save, save.

Deuteronomy 15:6-8

Proverbs 22:7

Psalm 112:5

BIBLE STUDY

Making Change: Transforming Your Money and Your Life
by
Ken Hemphill

Whole-Life Stewardship

Tuesday evening Bible study was taught again from the book entitled *Making Change: Transforming Your Money and Your Life*. The lesson began with asking the study group the questions, “Have you asked God what He wants you to do with your life and your money? If you could ask God for one gift, what would it be?” The class began with an approach to whole-life stewardship. (Luke 12:15-21). (1 Tim.6:7).

According to Ken Hemphill, “Whole-life stewardship means wisely using everything God has given you time, talents, abilities and strengths not just money. And it means that you are accountable for the way you use all your time, talents, money, etc. not just the amount you give back to God.”¹⁴⁷ God has a plan for earning. God ordain work even before the fall. Genesis 1:26-31; 2:15.

A series of question was asked for the group to discuss. Do you have a checking account? How do you pay your bills? Do you pay bills by money order or check? How do you cash your check? Do you live off of a budget? How much do you spend? Do you have anything left over to save? How do you track your spending? At the heart of the teaching lesson was living and life style. The goal was to teach the study group to limit their living and life style because we

¹⁴⁷ Hemphill, 36.

spend or charge more than we make. What are some ways to discern God's will in spending?

When it comes to money management many people within the Springfield Missionary Baptist Church have received some bad advice. When it comes to the financial area of debt it is clouded with more emotions, misunderstanding and poor teaching than any other area within the church. Let us look at what debt is and what debt is not. Debt is not a sin. The bible discourages the use of debt but does not prohibit it. According to Ron Blue in his book entitled *Master Your Money: a Step-By-Step Plan for Gaining and Enjoying Financial Freedom*: defines debt as “any money owed to anyone for anything?” There are five different kinds of debt:

- (1) Credit card debt
- (2) Consumer debt
- (3) Mortgage debt
- (4) Investment debt
- (5) Business debt

Ron Blue says that debt becomes a trap, mortgaging the future, with both economic and spiritual dangers. In many cases, borrowing money can be no more difficult than signing your name or at the most, filling out a lengthy form. It is so easy; getting in takes no effort, but getting out can be next to impossible.

Listen to me my brothers and sisters. Borrowing money and charging things for whatever reason gives a great feeling of satisfaction and power -

initially. However, indebtedness always carries a hidden trap, when the glamour has worn off whatever was purchased and the money used to repay that debt takes away the opportunity to buy other things. From a personal stand point it is so easy to overspend one's income \$1200.00 a year for eight to twelve years on impulsive purchases, it is so easy to do. If you are not careful you will find yourself in \$10,000.00 worth of debt.

The danger of debt is that debt always mortgages the future. The very first thing you and I have to do with our income or anything that we earn is to use it for the future to repay our current or past debt. The freedom of choice disappears, vanishes or fades away because of bad decisions of the past. There is a danger when you are in debt. Your future is limited.

The trouble with us is that we allow people to speak into our lives "foolishness" that provokes us to do or spend what we do not have. Charge it. Raise your standard of living by buying what you want now and pay for it whiles you enjoy it," but the harsh reality is your future living is a lower standard of living. Debt is a deception, enjoys now and pays later.

Luke 14:28 reads, "For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it?" The weakness with us is that we are unwilling to wait on God. Isaiah 55:8-9 says, "For my thoughts are not your thoughts, nor are your ways my ways, says the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts." God has a different way of meeting our needs. Question, who is meeting who's needs when you borrowing

money? God does not meet our need through providing borrowed funds. That become our desires and we meet our needs through getting in debt. It is not the will of God.

(1) You and I must understand that debt is deceptive. Getting in is easy but getting out is hard to do.

(2) Debt creates bondage, spiritual, emotional and physical. One will not have the freedom.

God we must make some changes in our lives. We have gotten deeper into debt and we need your help and your guidance to get us through. We recognize that we have been good stewards over your resources. Help us to make some changes in our lives. If you trust in the Lord with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, and he shall direct your path.

Proverbs 3:5-6

Week Six

Bible Study

Financial Peace

by

Dave Ramsey

Chapter Eight Dumping Debt

The bible study was a taught on exposing the evil of credit cards. The credit cards verse debit card. Credit cards are dangerous. Credit cards are not a good financial device. The very presence of a credit card makes you buy stuff that you do not really need. Credit cards will give you a sense of false prosperity. Credit cards will cause you to think that you are prosperous with your plastic. Credit cards will cause you to dig yourself into a deep hole. When it is all said and done credit cards will cause financial stress and destruction of relationship.

According to Dave Ramsey banks are not nonprofit companies. They have a product line too; they sell debt, Master Card and Visa. Platinum Master Card and Visa, home equity loans, home mortgages, car loans, car leases, student loans, and they all are for profit. Banks are aggressively marketing their products. Master Card, Visa, American Express and Discover will spend a combined \$567 billion this year alone in advertising. Citibank the largest issuer of visa will spend 10 million this year just to market credit cards to high school and college students. According to Dave Ramsey the college can earn \$100,000.00 per year just for allowing the credit card to operate on campus. For most college student's credit card has become a rite of passage. On the average cardholders carry \$8,367

balance on their cards from month to month says Ramsey. For most the interest rate is 18.3 percent.

How many credit cards do you have in your household? Are they maxed out? What is your interest rate? Do you pay on time? How many cards do you need to cut up?

Read Proverbs 22:7, Psalm 37:21, Romans 13:8, Luke 12:15, Proverbs 3:5-6

Daily Study Guide

Week One

Day 1: How do I put God first?

Day 2: How did I get this way?

Day 3: What is God's role in my life?

Day 4: How stuff commands my attention?

Day 5: Does everything belong to God?

Scripture Reading

Psalms 24:1

Psalms 8:6

Proverbs 3:1-8

Matthew 6:24

John 10:10

Daily Study Guide

Week Two

Day 1: Can I change?

Day 2: Do I want to change?

Day 3: Why do I need to change?

Day 4: Is change good for me?

Day 5: Do I own anything?

John 3:1-7

John 3: 8-16

2Corinthians 5:17

Matthew 6:24

Luke 5:1-11

Daily Study Guide

Week Three

Day 1: What do I really own?

Day 2: What is stewardship?

Day 3: Are you a steward of anything?

Day 4: How do I view the things I have?

Day 5: Where does my faith rest?

Scripture Reading

Genesis 1:1-12

Genesis 1:13-20

Genesis 1:21-31

Matthew 6:19-21

Matthew 6:25-34

Daily Study Guide

Week Four

Day 1: What the bible offers?

Day 2: What is God Standard?

Day 3: How is the church to be funded?

Day4: Is tithing relevant today?

Day 5: Why do I need to tithe?

Scripture Reading

Leviticus 27:30

Luke 6:38

Malachi 3:1-8

Malachi 3:9-11

Proverbs 3:9

Daily Study Guide

Week Five

Day 1: Do I live outside of my means?

Day 2: Why do I try to keep up with others?

Day 3: How much is enough?

Day 4: Do I know how to earn money?

Day 5: Do I really know how to manage money?

Scripture Reading

Luke 18:18-21

Luke 18:22-25

Luke 18:26-27

Luke 19: 1-7

Luke 19:8-11

Daily Study Guide

Week Six

Day 1: What is debt?

Day 2: How can I get out of debt?

Day 3: How much is too much?

Day 4: How many credit cards do I really need?

Day 5: What kind of attitude do I have towards money?

Scripture reading

Galatians 6:9

Matthew 6:33

John 15:7

Matthew 6:19

Proverbs 28:25

Men and Women View Money Different

When it come to money men tend to take more risks and do not save for emergencies. Men use money as a scorecard and can struggle with self-esteem when there are financial problems.

Women tend to see money more as a security issue so they will gravitate toward the rainy-day fund. Because of their need for security, ladies can have a level of fear when there are financial problems.

Men and women are different in how they view money, and it is largely because they process problems and opportunities from different vantage points.

- (1) Women are more verbal than men.
- (2) Men speak 10 to 20 thousand words a day.
- (3) Women speak 20 to 30 thousand words as day.

Dave Ramsey uses a thought from Gary Smalley's book *Making Love Last Forever*, Smalley list five differences in male and female behavior that he has found through his research and years of counseling:

1. Men love to share facts; women love to express feelings.
2. Men connect by doing things; women connect by talking.
3. Men tend to compete; women tend to cooperate.
4. Men tend to be controlling; women tend to remain agreeable.
5. Men tend to be independent; women tend to be interdependent.

John Gray, in his bestseller *Men Are from Mars, Women Are from Venus*, describes men as having a sense of themselves that "is defined through [their]

ability to achieve results. Men are preoccupied with the “things” that can help them express power by creating results and achieving their goals.” Of women, Gary says, “A women’s sense of self is defined through her feelings and the quality of her relationships. Instead of being goal oriented, women are relationship oriented; they are more concerned with expressing their goodness, love, and caring.”

Although men and women are different, and opposites attract, common sense and a success mentality tell us we have to work together. The old phrase two horses pulling a wagon can pull it up a hill if they work together. There are strengths and weaknesses on both sides. Larry Burkett says spenders need a saver or you will retire eating Alpo. Savers need a spender in your life, so you can have a life. Working together is the key.

1. What is our monthly income?
2. How much a month do we spend on food, gas or kids cloths?
3. Do we have money invested or saved anywhere?
4. Where are the wills and insurance policies?
5. What is in our retirement plans?

According to Dave Ramsey if men and women can agree on four things then they have a high probability of a successful marriage, not to mention a happier, more peaceful one. The big four are:

1. Religion
2. In-laws
3. Parenting.

4. Money.

Larry Burkett says that money is the number one cause of divorce. Money is either the best or the worst area of communication in marriages.

Men

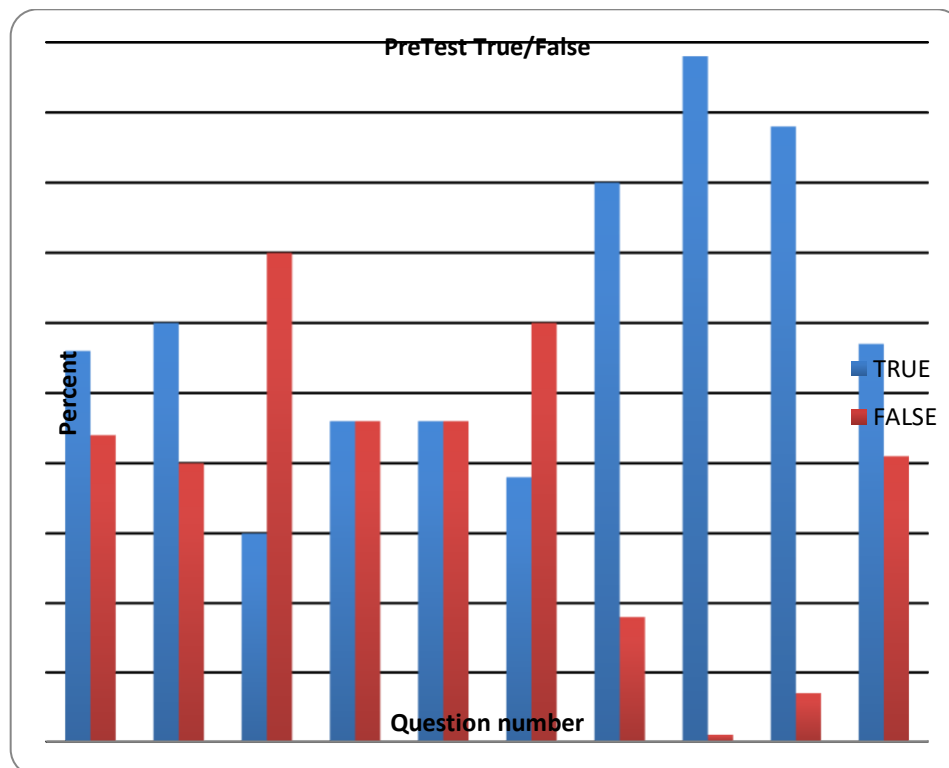
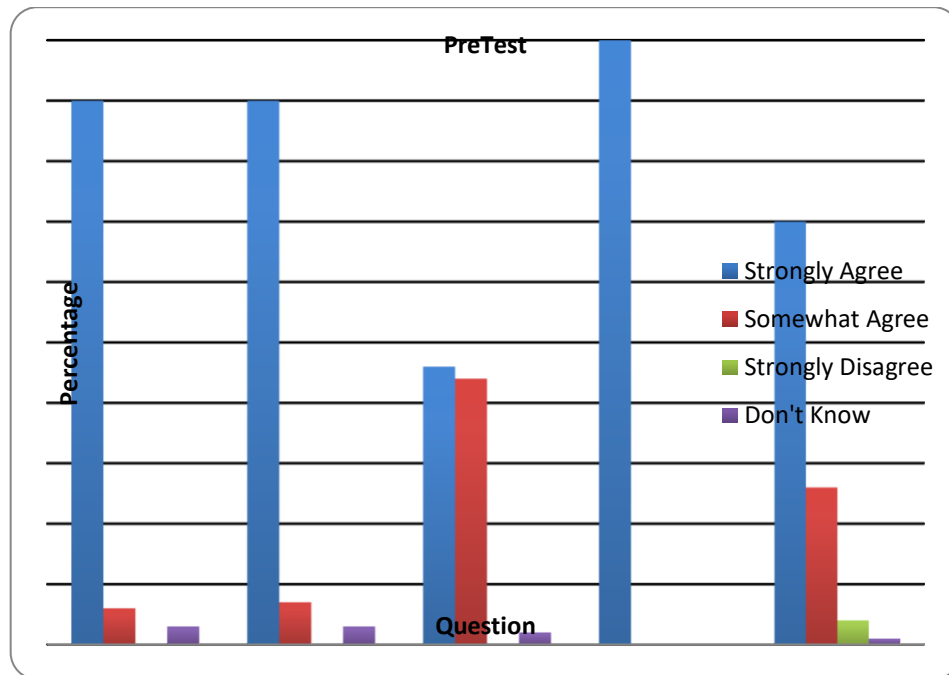
Ladies, when you are trying to get your man's attention there are a couple of things to remember. In John Eldredge's book *Wild at Heart: Discovering the Secrets of a Man's Soul*, Eldredge says, "Deep in his heart, every man longs for a battle to fight, an adventure to live, and a beauty to rescue." So when trying to get your guy to listen, pose the financial situation as a battle or an adventure, or that you are a beauty that needs some rescuing.

Women

Men, when you are trying to get your lady onboard remember that she is wired for relationships and security. Asking any lady a question like, "How would it feel if we had \$10,000 in saving just for emergencies?" will get her attention. Women desire communication in relationships. You might ask, "Honey, I was reading about how if we spent a few minutes a week working on budget together, it would increase our communication in every area and ultimately create more intimacy and unity. Would you like to try it?"

APPENDIX

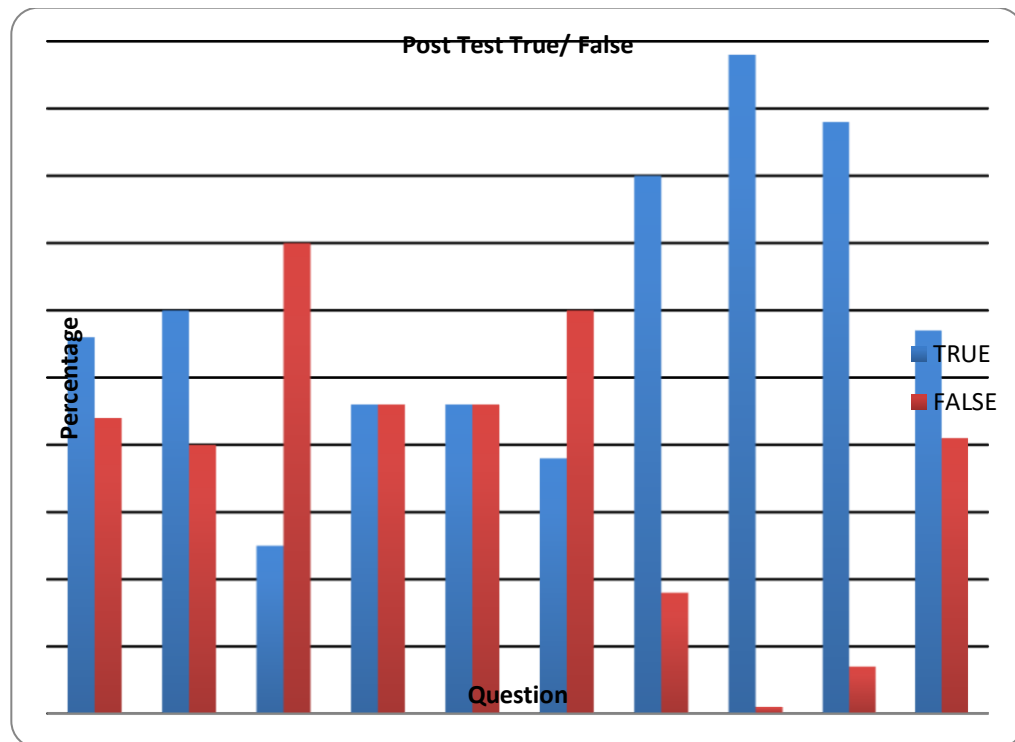
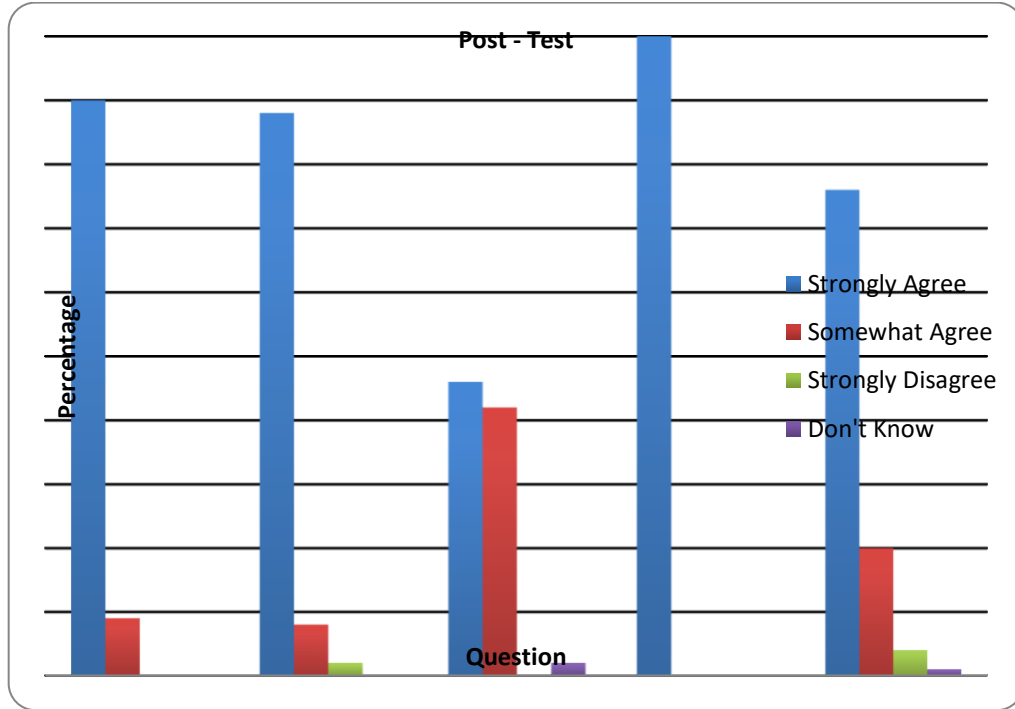
PRE-TEST RESULTS



Summary of Pre-Test Results

The pre-test mean percentage of questions answered strongly disagree was 0.8%, questions answered don't know as 1.8%, questions answered somewhat agree was 16.6%, questions answered strongly agree was 80% questions answered true was 59.9%, questions answered false was 37.3%.

POST-TEST RESULTS



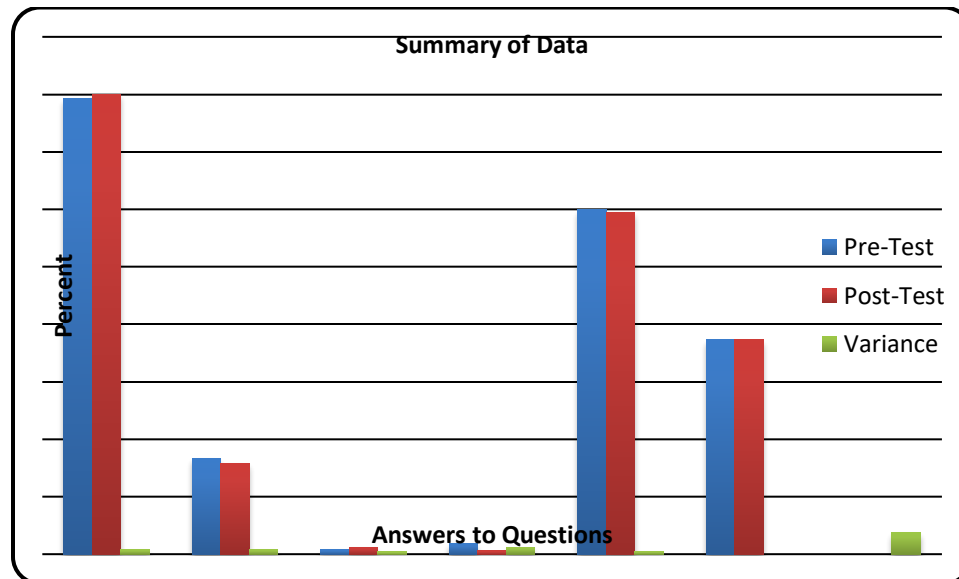
Summary of Post-Test Results

The post-test mean percentage of questions answered strongly disagree was 1.2%, questions answered don't know was 0.6%, questions answered somewhat agree was 15.8%, questions answered strongly agree was 80%, questions answered true was 59.4%, and questions answered false was 37.3%.

Analysis

After training was received, there was a mean percentage variance of questions answered strongly disagree of 0%, of questions answered do not know 5.9%, of questions answered somewhat agree 4%, of questions answered strongly agree, -4%, of questions answered true 5%, and of questions answered false 0%.

Variance Summary of Results



The variance summary for questions answered strongly agree was .8%, questions answered somewhat agree was .8%, questions answered strongly disagree was .4%, questions answered don't know were 1.2%, questions answered true was .5%, and the

variance summary for questions answered false was 0%. **Therefore, my hypothesis was validated with a 3.7% variance.**

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